

# FIRST

Credit Union  
OF SCRANTON

Main Office  
605 Davis Street  
Scranton, PA 18505  
570-961-8953  
FAX # 570-961-5010

Office Hours  
Monday - Friday  
8:00 a.m. to 5:00 p.m.  
Saturday  
9:00 a.m. to 12:00 p.m.

Central City  
Corner of Linden and  
N. Washington Avenue  
Scranton, PA 18503  
570-963-5908

Office Hours  
Monday and Friday  
8:30 a.m. to 4:30 p.m.  
Tues. - Wed. - Thurs.  
11:00 a.m. to 3:00 p.m.

Contact Us  
570-961-8953

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Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

## NCUA

National Credit Union Administration, a U.S. Government Agency

# THE FIRST EDITION

spring has arrived

## Pick-A-Discount Auto Loan Sale

Now through June 30, 2012

### How it Works

Get your loan approval.

Pick a Toy Car

Receive .5%, 1%, 1.5% or 2% off our already low rates  
Rates as low as 3.99\* APR (Annual Percentage Rate) before Pick A Discount.

\*Rates based on creditworthiness.

Go New Car Shopping today and be sure to check out the GM discounts offered through Invest In America.

## NEW & IMPROVED

By now, you have logged on to First Credit Union of Scranton's Virtual Branch, or called First Link and have noticed the improvements. We value your feedback on new products or services. Please let us know if we can assist you in any way using our new self service tools.

## National Credit Union Youth Week April 22-28, 2012

First Credit Union of Scranton celebrates Credit Union Youth Week April 22-28, 2012

Open a Youth account during the month of April and we will waive the \$5.00 fee on new Youth Accounts and give a gift to our brand new member.

Become a Super Saver and join First Credit Union of Scranton in Building a Better World.

credit  
UNIONS  
celebrate  
youth  
in april

## RATE WATCH

### TERM (IN MONTHS) RATE\*

#### NEW VEHICLE

24 months.....	as low as 3.99%
36 months.....	as low as 4.73%
48 months.....	as low as 5.49%
60 months.....	as low as 5.73%

#### USED VEHICLE

24 months.....	as low as 4.99%
36 months.....	as low as 5.49%
48 months.....	as low as 5.73%
60 months.....	as low as 5.99%

#### ATV

24 months.....	as low as 8.50%
36 months.....	as low as 8.50%
48 months.....	as low as 8.99%
60 months.....	as low as 9.99%

#### MOTORCYCLE

24 months.....	as low as 8.50%
36 months.....	as low as 8.75%
48 months.....	as low as 8.99%
60 months.....	as low as 9.25%

#### PERSONAL

24 months.....	as low as 9.50%
36 months.....	as low as 9.75%
48 months.....	as low as 9.99%
60 months.....	as low as 10.25%

#### SHARE SECURED

24 months.....	as low as 4.00%
36 months.....	as low as 4.00%
48 months.....	as low as 4.00%
60 months.....	as low as 4.00%

#### HOME EQUITY

1 - 5 years.....	as low as 4.50%
6 - 10 years.....	as low as 4.99%
11 - 15 years.....	as low as 5.99%

*Rate may change without notice. Actual rates are based on creditworthiness of individual applicants. Rates printed above are lowest possible rates.*



## IT'S SO IMPORTANT TO KEEP YOUR ACCOUNT INFORMATION CURRENT!

Please take a moment, the next time you're in, to update any changes to your account, such as a new address, and especially the phone numbers. From time to time we may need to contact you and we have found although we have your current address, we don't have a good phone number. We'll be glad to add that cell phone number to the account.

## FIRST CREDIT UNION OF SCRANTON'S NEW MORTGAGE PROGRAM

Whether you presently own a home and are looking for a way to refinance at today's low rates, or are considering taking advantage of reduced home values, First Credit Union of Scranton may have a mortgage program that suits your needs. Our new Member Home Loan Program has programs for qualified members that allow you to take advantage of historically low rates for current homeowners. Are you or someone close to you thinking about a first time home purchase but are unsure of whether you have sufficient credit? Interested about what funds are needed for the down payment and closing costs? You may be pleasantly surprised with the various mortgage options that address those, and other concerns. A registered First Credit Union representative is available for any questions you may have. Please call 570-961-8953 and ask to speak to a mortgage rep today.

## MAKE PLANS TO ATTEND First Credit Union of Scranton's Annual Meeting APRIL 21, 2012

The annual meeting and election of officers will be held at the Main Office on Davis Street. Elections will take place from 6 PM to 7 PM. Refreshments will be served. We hope to see you there!

## Holiday Closings:

Your credit union will be closed for the following holidays:



May 28, 2012  
Memorial Day

July 4, 2012  
Independence Day

