

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

Extensions:

Loans	224
Home Banking	241
Direct Deposit	229
Wires	229
Share Drafts	235
Bill Pay	235
Membership	223
Collections	233

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

HOT summer DAYS

DOES ZERO PERCENT WORK FOR YOU?

When Car Dealers offer zero percent financing, they don't often offer a cash back rebate on the vehicle at the same time. Maybe the shorter term or larger payment isn't a good fit with your budget. Get your best deal at the Car Dealer's and bring those numbers in to First Credit Union. We can compare our best rates combined with the cash back rebate to see if zero percent is working in your favor.*

Auto Payment - Auto Savings

As an added benefit, Finance with First Credit Union, make your loan payments via direct deposit and we will lower our best rate on your loan by ½ of a percent. (Receipt of Direct Deposit required as well as continued good payment history)*

What Can First Credit Union Do For You?

Have another financial institution car loan? Bring your loan papers to First Credit Union and have us take a look at what we can do for you. Get a great rate someplace else? Bring your official offer to the Credit Union. If First Credit Union can't beat that rate, we will match it.**

*All loans subject to creditworthiness.

**Zero percent beat or match not available.

NEED A NEW CAR?

Your First Credit Union of Scranton Membership Gives You Three Great Ways To Save

First, General Motors is offering all current and eligible credit union members preferred pricing on most new GM vehicles. This is in addition to the most current incentives and special offers! Depending on the vehicle, you could save hundreds, even thousands of dollars on your next new Chevrolet, Buick, or GMC vehicle purchase just for being a credit union member. Visit LoveMyCreditUnion.org to see how much you can save and request your GM Authorization Number.

Secondly, our members can save big with great low rates when you finance your new vehicle through First Credit Union. Contact us at 570-961-8953 or log on to www.firstcu.org directly to find out more about your vehicle financing options.

Third, you'll also save on fuel costs with GM's high-fuel efficiency vehicles. Start saving today!

GM offers high-fuel efficient products in most high-volume vehicle segments, and more are coming to the market each year. (All fuel economy ratings below are EPA Estimates) The new Chevrolet Cruze Eco, with it's 42 mpg EPA highway estimate, offers the best highway fuel economy of any gasoline engine (non-hybrid) car in America. The Chevy Equinox and GMC Terrain crossovers offer space for the family and a 32 mpg highway estimate. Chevrolet Malibu has EPA mileage estimates of 22 mpg city, 33 mpg highway, and can travel nearly 500 highway miles on a tank of fuel. Chevy Silverado and GMC Sierra offer the best highway fuel economy estimates of any V8 pickups (22 mpg), and offer hybrid models for the ultimate in full-size truck fuel efficiency (20 mpg city, 23 mpg highway).

RATE WATCH

TERM (IN MONTHS) RATE*

NEW VEHICLE

24 months.....	as low as 3.50%
36 months.....	as low as 3.75%
48 months.....	as low as 4.00%
60 months.....	as low as 4.25%
72 months.....	as low as 4.50%

USED VEHICLE

24 months.....	as low as 4.00%
36 months.....	as low as 4.25%
48 months.....	as low as 4.50%
60 months.....	as low as 4.75%

ATV or MOTORCYCLE

24 months.....	as low as 7.00%
36 months.....	as low as 7.00%
48 months.....	as low as 7.50%
60 months.....	as low as 7.75%

PERSONAL

24 months.....	as low as 8.00%
36 months.....	as low as 8.00%
48 months.....	as low as 8.00%
60 months.....	as low as 8.00%

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 5.50%
11 - 15 years.....	as low as 6.50%

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



THANK YOU

Thank you for your patience! We have made so many changes to our remote access venues these last few months. We really appreciate the way everyone has adapted and we will work continuously to improve your experience.

SUMMER FUN BROUGHT TO YOU BY FIRST CREDIT UNION OF SCRANTON

Vacation Loans Available
Now through August 31, 2012

Borrow up to \$2500.00. 1 Year Term. 8% APR*

*Annual Percentage Rate

2012 DISCOUNT PARK TICKETS

Pick your destination and stop in and pick up tickets to some Summer Fun. Tickets available for Hershey Park, Dorney Park, Sno-Cove and CamelBeach.

Take advantage of these special prices**:

Hershey Park

Adult \$44.95

Jr/Sr..... \$32.95

Dorney Park & WildWater Kingdom

Adult \$34.00

Jr/Sr..... \$24.00

Camelbeach - \$27.99

Snö Cove - \$15.00

**Discount tickets are non-returnable/non-refundable

Always Available:

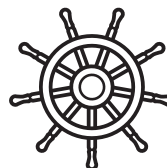
Cinemark Movie Tickets - \$7.50

Holiday Closings:

Your credit union will be closed for the following holidays:

September 3, 2012

Labor Day



October 8, 2012

Columbus Day

