

April 1, 2014

Locations

Main Office

605 Davis Street
Scranton, PA 18505

Monday—Friday
8:00 am to 5:00 pm

Saturday

9:00 am to 12 Noon

Central City Office

Corner of Linden and
Washington Ave

Scranton, PA 18503

Monday—Friday

8:30 am to 4:30 pm

Contact us

570-961-8953

Extensions:

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



The First Edition

the Credit Union
Member Discount
from GM.



Need a New Car? Your Credit Union Membership Gives You Three Great Ways To Save

First Credit Union of Scranton has three ways for our members to save on a new vehicle purchase.

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 LoveMy-CreditUnion.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 of Scranton. Contact us at 570-961-8953 or email firstcu@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 (mpg), and offer hybrid models for the ultimate in full-size truck fuel efficiency (20 mpg city, 23 mpg highway). estimates of any V8 pickups (22

VISA CARDS

Rates Effective January 1, 2014

Type	Rate	Fee
Platinum	9.9%	no annual fee
Classic	11.9 %	no annual fee

HOME EQUITY LOANS

Term	Low-est***	Highest***
1 year to 5 years	3.00% APR*	4.50% APR*
6 years to 10 years	4.25% APR*	5.50% APR*
11 years to 15 years	5.75% APR*	6.50% APR*

*Some Fees Apply

SHARE ACCOUNTS

Name	Lowest Rate	Highest Rate
Share Savings Account Balances Under \$100	.00% APR*	.00% APY**
Share Savings Account Balances Over \$100	.05 APR*	.05% APY
Christmas Club	.05% APR*	.05% APY**
Vacation Club	.05% APR*	.05% APY**

*ANNUAL PERCENT RATE **ANNUAL PERCENT YIELD. RATES SUBJECT TO CHANGE WITHOUT NOTICE. RATE RECEIVED BASED ON CREDIT WORTHINESS.

Work With Someone You Trust



Call a Voice of Reason in Changing Financial Times

When your life takes a turn—a new job, a new car, a new baby—you need to assess your financial well-being, too. Magazine articles, online experts, and television personalities offer a lot of advice.

You need to hear a voice that can distill all of this information into something customized to your lifestyle and needs. A simple call to **1-877-MEMBERS** can help.

You'll carry on a conversation with a live and registered MEMBERS Financial Services Representative to discuss issues related to you and your family's financial situation:

- Adequate insurance coverage

- Retirement planning
- Education investments
- Asset protection
- And much more...

To enjoy a no-obligation consultation with one of our representatives, all you have to do is call **1-877-MEMBERS** today. We're ready to hear from

Does 0 % Work for You?

It's one of the best-kept secrets of the car business: 0% car financing, one of the largest discounts a person could hope for in an entire lifetime of car purchases. It is not unusual for a manufacturer to put 0% deals on more than two-thirds of its vehicles. Many of them are the equivalent of a \$2,000 or \$3,000 rebate.

Moreover, they aren't available to everyone. The programs exclude about 60% of the public. The reason: Buyers with less than sterling credit generally do not qualify for them. Since automakers usually offer a choice of a rebate or 0% financing, it may be best for you to take the rebate and use the financing you have arranged at First Credit Union of Scranton. In this way, you could shave thousands off the price of the vehicle and get a relatively low interest rate to boot.

Come in and talk to our loan officer first!!!!