



### Talk About Savings! The Sprint Credit Union Member Discount

Let us introduce you to valuable savings on monthly wireless bills— plus waived activation and upgrade fees. It's all possible thanks to **First Credit Union of Scranton**, Invest in America and Sprint's Credit Union Member Discount program.

#### Ways you can save:

- 10% off\* select personal Sprint plans
- 15% off\* select business Sprint plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

#### 3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and tell them you're a credit union member. Ask to be a part of the NACUC\_ZZM Corporate ID to save
- Click [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)
- Visit your nearest Sprint store

Start saving with Sprint today!

### Discover Affordable Worry-free Driving with Credit Union Auto Club

First Credit Union of Scranton now offers **Credit Union Auto Club**, a roadside assistance program created exclusively for credit union members and provides unparalleled service and unprecedented value. Credit Union Auto Club offers a wide range of roadside assistance services and other travel-related benefits to keep you on the road.

From little incidents like being locked out of your vehicle to bigger troubles like needing a tow truck, Credit Union Auto Club is here to help get you back on the road quickly. Its professional customer service team is just a phone call away and ready and waiting to assist you 24 hours a day, 7 days a week, 365 days a year. They're always there when you need them.

Speak to a First Credit Union of Scranton member representative or visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) to learn more

## Holiday Closings

### *Martin Luther King Day*

January 20

### *Presidents Day*

February 17

### *Memorial Day*

May 26

### *Independence Day*

July 4

### *Labor Day*

September 1

### *Columbus Day*

October 10

### *Veteran's Day*

November 11

### *Thanksgiving Day*

November 27

### *Christmas Day*

December 25

### *New Years Day*

January 1

# First Credit Union of Scranton

## NEW AUTO LOANS

Rates Effective January 1, 2014

Time Period	Lowest***	Highest***
24 months	1.99% APR*	10.99% APR*
36 months	2.24% APR*	11.49% APR*
48 months	2.49% APR*	11.99% APR*
60 months	2.74% APR*	12.49% APR*
72 months	2.99% APR*	12.99% APR*

## USED AUTO

Time Period	Lowest***	Highest***
24 months	1.99% APR*	10.99% APR*
36 months	2.24% APR*	11.49% APR*
48 months	2.49% APR*	11.99% APR*
60 months	2.74% APR*	12.49% APR*

## PERSONAL LOANS\*

Time Period	Lowest***	Highest***
24 months	7.00% APR*	12.00% APR*
36 months	7.00% APR*	12.00% APR*
48 months	7.00% APR*	12.00% APR*
60 months	7.00% APR*	12.00% APR*
72 months	7.00% APR*	12.00% APR*

Maximum \$8000 No minimum

## SHARE SECURE LOANS

Time Period	Rate***
12 Months to 60 Months	3.00% APR*

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



### Online auto buying from your credit union's website.

Did you know that 79% of consumers research and shop for their vehicle online? As soon as you log onto your credit union's branded CUDL AutoSMART website and access over 1.2 million in vehicle inventory, you will know that your credit union is providing you with an exceptional vehicle buying service that equates to true member convenience. With CUDL AutoSMART, you are able to make better buying decisions, and get great deals.



Tired of paying those high interest rates with Pay-Day Lenders? Your Credit Union has a better offer. The Credit Union Better Choice program is specifically designed to be an alternative to a payday loan. The payback period is longer, up to 90-days and the maximum loan amount is \$500. The program was intentionally developed to promote wealth-building through a mandatory savings and financial coaching/counseling requirement. At loan disbursement, 10 % of the loan is placed into a savings account that the borrower can not access until the loan is paid in full. In addition, financial coaching/counseling is also made available to any borrower.

Please see a Loan Officer for Details.