

April 1, 2018  
www.firstcu.org

**Locations**

**Main Office**

605 Davis Street  
Scranton, PA 18505  
Monday—Thursday  
8:00 am to 5:00 pm

**Friday**

7:30 am to 5:30 pm

**Central City Office**

Corner of Linden and  
Washington Ave  
Scranton, PA 18503

**Friday**

8:00 am to 11:30 am

**Contact us**

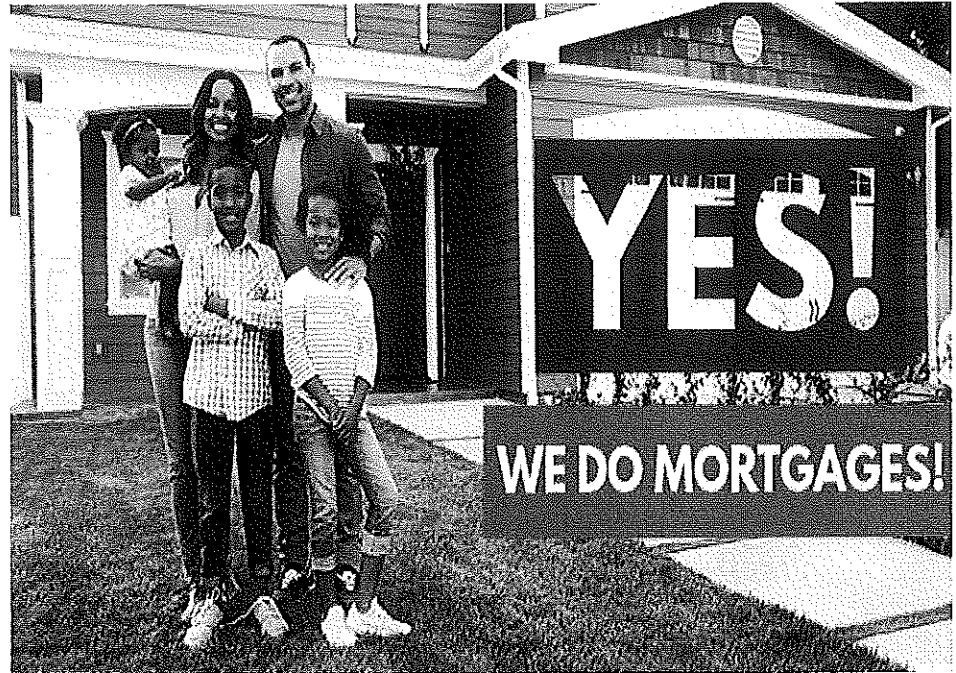
570-961-8953

**Extensions:**

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

# FIRST Credit Union

OF SCRANTON



**CALL AND TALK TO OUR LOAN OFFICER TODAY!!**  
We offer a variety of terms and rates.

JOIN US FOR OUR

**ANNUAL MEETING 6:00 PM SATURDAY APRIL 14, 2018**

**DAVIS STREET OFFICE—LIGHT REFRESHMENTS**



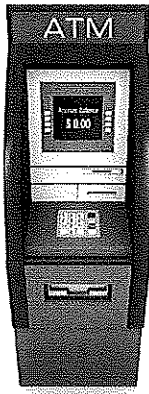
VISIT [TICKETSATWORK.COM](http://TICKETSATWORK.COM) FOR DISCOUNTS ON

THEME PARKS AND OTHER EXCITING FUN! CREATE AN ACCOUNT WITH YOUR EMAIL AND

USE CODE "DPFCU" FOR SPECIAL DISCOUNTS ON ALL TICKET PRICES.

DORNEY PARK & WILDWATER KINGDOM, HERSHEY PARK, SIX FLAGS

GREAT ADVENTURE, DISNEY PARKS, UNIVERSAL PARKS AND MANY MORE



**24/7 Access  
ATM Locations  
Main Office  
605 Davis Street.**

This ATM takes Deposits from our Credit Union members as well as gives you access to your funds around the clock.

**ATM Location**

In the Lobby of the William Nealon Federal Building, just outside our Central City Location. This ATM is not owned or operated by First Credit Union of Scranton.

We have made arrangements with the ATM Operator to allow our members using First Credit Union of Scranton Debit Cards to make Surcharge Free withdrawals.

**trustAGE**  
TrustAge Insurance Agency

**GUARANTEED, NO-COST**  
Accidental Death & Dismemberment Coverage  
[GET A QUOTE](#)

4512-0214

Exclusively for credit union members

**trustAGE**  
TrustAge Insurance Agency

**INSURANCE SOLUTIONS**  
FOR EVERYTHING THAT MATTERS

4523-0214

FIND OUT MORE

**trustAGE**  
TrustAge Insurance Agency

Buy health insurance today.  
Qualifying life events may open a 60 day window for buying health insurance.

121-243511

[BUY TODAY](#)

**trustAGE**  
TrustAge Insurance Agency

**LIFE INSURANCE**

YOUR FAMILY IS YOUR LIFE.  
HELP PROTECT THEM NOW AT EXCLUSIVE MEMBERS ONLY RATES.

4523-0214

ACT NOW

**trustAGE**  
TrustAge Insurance Agency

You could save up to **\$427.96\*** on car insurance.

4514-0214

[Get a Quote](#)

Exclusively for credit union members



**FIRST CREDIT UNION'S 911 LOAN**  
**BORROW \$500.00 TO \$2500**  
**1 YEAR TERM 9.11 % APR\***  
**\*APR-- Annual Percentage Rate**  
**All Loans subject to creditworthiness.**



### Time to Switch to Sprint?

Looking for a good reason to switch your wireless company? How about this - credit union members get exclusive savings with the Sprint Credit Union Member Discount:

Get a **10% discount** on select regularly priced Sprint monthly data service

Valid in conjunction with other credit union and Sprint National handset and other promotions

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit [www.Sprint.com/verify](http://www.Sprint.com/verify) or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.

It's worth it to switch to Sprint. Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to learn more and to start saving today with the Sprint Credit Union Member Discount. Mention Corporate ID: NACUC\_ZZM.



### Nearly Wed

\$2000-\$5000 1 to 2 year term 8% Annual Percentage Rate

### Life Happens

Up to \$3500 up to 2 year term 6.99% Annual Percentage Rate

### Credit Builder

Up to \$1000 6 month Term 9.99% Annual Percentage Rate

### Credit Rebuilder

Up to \$1000.00 6 Month Term 10.99% Annual Percentage Rate

All loans subject to creditworthiness.

## Holiday Closings

### Memorial Day

Monday

May 28, 2018

### Independence Day

Wednesday

July 4, 2018

### Labor Day

Monday

September 3, 2018

### Special Office hours

#### Central City Office

*Due to circumstances beyond our control our Central City Office will be closed on the following days:*

April 13, 2018

April 27, 2018

May 11, 2018

*We apologize for any inconvenience.*

*Thank You!*

## NEW AUTO LOANS

Rates Effective January 1, 2018

Time Period	Lowest***	High-est***
24 months	1.99% APR*	10.99% APR*
36 months	1.99 % APR*	11.49% APR*
48 months	2.49% APR*	11.99% APR*
60 months	2.49% APR*	12.49% APR*
72 months	2.99% APR*	12.99% APR*

## USED AUTO

Time Period	Lowest***	High-est***
24 months	1.99% APR*	10.99% APR*
36 months	2.49% APR*	11.49% APR*
48 months	2.59% APR*	11.99% APR*
60 months	2.99% APR*	12.49% APR*

## PERSONAL LOANS\*

Time Period	Lowest***	High-est***
24 months	8.00% APR*	13.00% APR*
36 months	8.00% APR*	13.00% APR*
48 months	8.500% APR*	13.50% APR*
60 months	8.50% APR*	13.50% APR*
72 months	9.00% APR*	13.50% APR*

Maximum \$8000 No minimum

## SHARE SECURED 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.

**Visit [www.firstcu.org](http://www.firstcu.org)**

Click on the link for

Cross Valley FCU Locations

Now Serving all First Credit Union of  
Scranton Members with exclusive Shared

Branching.

**ASK ABOUT SKIP A PAY\*\***

Free up more of your cash when you need it.  
(interest accrues and fees apply)

**If First Credit Union of Scranton can't beat their best auto rate, we will match it\*\***

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 and speak with a loan officer today!\*\*All loans subject to creditworthiness. \*\*Terms and conditions apply. Zero percent beat or match not available.



### Inactive Accounts

As a reminder, please keep your account active. First Credit Union of Scranton Dormant Account Fee is \$5.00 per month after 12 months of inactivity.

### Statement Fees

There is a \$2.00 fee for each statement printed and mailed.

You can avoid this fee by letting us know that you would like to pick up your statement in either of our offices, or by signing up for on-line banking and enrolling for e-statements. Just call or visit one of our offices for assistance.