

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 - Friday
8:30 a.m. to 4:30 p.m.
Closing Daily
1:00 p.m. to 1:30 p.m.

Contact Us
570-961-8953

Extensions:

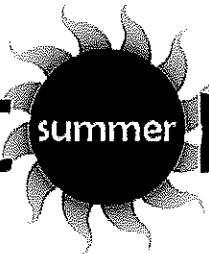
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Your savings are fully insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

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

THE FIRST EDITION

HOT  **DAYS**

HOME EQUITY LINE OF CREDIT

**Your Credit Union now offers
Home Equity Line of Credit Loans.**

A Home Equity Line of Credit* (HELOC) gives you ongoing access to your loan money. As you repay the borrowed amount, you can use it as often as you like during the initial seven-year draw period**.

The interest may be tax deductible; check with a qualified tax advisor.

HELOC SPECIAL

Now Through 2014

NO Application Fee,

NO Advance Fee.

**And coming soon,
FREE convenient check access
to your home equity line of credit.**

Call for rates!

*All Loans subject to creditworthiness. Variable Annual Percentage Rate – Rates adjusted annually on the first business day of January and July. Mortgage recording fee charged. Loan amount based on available equity in the home and creditworthiness. **Loans must be current and in good standing to insure access to loan funds.

SUMMER FUN

Call for pricing on discount tickets for all these Summer Fun destinations:

Hershey Park

Dorney Park

Montage Water Park

Knoebels

Purchase your Camel Beach Tickets on Line and use the coupon code: 20fcuser14

RATE WATCH

| TERM (IN MONTHS) | RATES*** | |
|--------------------|---------------|----------------|
| | APR* | APR* |
| NEW VEHICLE | Lowest | Highest |
| 24 months | 1.99% | 10.99% |
| 36 months | 2.24% | 11.49% |
| 48 months | 2.49% | 11.99% |
| 60 months | 2.74% | 12.49% |
| 72 months | 2.99% | 12.99% |

| USED VEHICLE | APR* | |
|--------------|--------|---------|
| | Lowest | Highest |
| 24 months | 1.99% | 10.99% |
| 36 months | 2.24% | 11.49% |
| 48 months | 2.49% | 11.99% |
| 60 months | 2.74% | 12.49% |

| PERSONAL LOANS | APR* | |
|---|--------|---------|
| | Lowest | Highest |
| 12 - 72 months (Maximum \$8,000.00 - no minimum) | 7.00% | 12.00% |

| SHARED SECURE LOANS | APR* | |
|---------------------|--------|---------|
| | Lowest | Highest |
| 12 - 60 months | 4.00% | |

| HOME EQUITY LOANS# | APR* | |
|--------------------|--------|---------|
| | Lowest | Highest |
| Term | | |
| 1 - 5 years | 3.00% | 4.50% |
| 6 - 10 years | 4.25% | 5.50% |
| 11 - 15 years | 5.75% | 6.50% |

Some fees apply

| VISA CARDS | | |
|------------|-------|---------------|
| Type | Rate | Fee |
| Platinum | 9.9% | no annual fee |
| Classic | 11.9% | no annual fee |

| SHARE ACCOUNTS | APR* | |
|--|--------|-------|
| | Lowest | APY** |
| Share Savings Balances under \$100.00 | .00% | .00% |
| Share Savings Balances over \$100.00 | .05% | .05% |
| Christmas Clubs | .05% | .05% |
| Vacation Clubs | .05% | .05% |

*APR Annual Percentage Rate
**APY Annual Percentage Yield
***Rates

All Rates are subject to change without notice.
Rate received based on creditworthiness.



EQUAL OPPORTUNITY LENDER

Don't forget!!!!

Enroll your account for On-line banking and E-statements. You'll need to enroll by July 20, 2014 to avoid being charged \$2.00 for each statement that is printed and mailed to you.

If for any reason, you are unable to access your account (or don't own or operate a computer), you may pick up a printed statement at no charge after the 3rd of each month, for monthly statements. If you receive only a quarterly statement, that will be available after the 3rd of the month after the end of the quarter, in April, July, October, and January. Any statement, printed and mailed will be subject to a \$2.00 fee per statement.

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.

It sounds great but it isn'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!!!!

Holiday Closings:

Your credit union will be closed for the following holidays:

July 4, 2014 - **Independence Day**
September 1, 2014 - **Labor Day**
October 13, 2014 - **Columbus Day**
November 11, 2014 - **Veteran's Day**
November 27, 2014 - **Thanksgiving**
December 25, 2014 - **Christmas Day**
January 1, 2015 - **New Years Day**