

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, Wednesday
and Friday
8:30 a.m. to 4:30 p.m.
Closed Daily
1:00 p.m. to 1:30 p.m.
for Lunch

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

THE FIRST EDITION

HOT summer DAYS

WE LOVE TO MAKE LOANS!

VACATION LOANS



1 Year Term 6% APR**
Minimum \$1000.00
Maximum \$2500.00

*All loans subject to credit-worthiness
**APR – Annual Percentage Rate



HOME EQUITY LOAN SPECIAL*



1 Home Equity Loans**	\$8,000 - \$30,000
(Up to)5 YEARS	2.59% APR**
Home Equity Loans**	\$31,000 - \$60,000
(Up to)8 YEARS	2.99% APR**

*Sorry, New Financing Only.

We will be happy to help you refinance from another financial institution.

**All Loans based on Creditworthiness

*APR – Annual Percentage Rate

*Traditional Home Equity only.

Not available on Home Equity Line of Credit

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

**Our Auditors, Carver and Associates, LLC, CPA's are conducting a verification of all member accounts. If your account balances are not correct, please contact the auditors in writing at:
1221 Wyoming Ave – Forty Fort, PA 18704.**

RATE WATCH

TERM (IN MONTHS)	RATES***	
	APR* Lowest	APR* Highest
NEW VEHICLE		
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*	APR*
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*	APR*
12 - 72 months (Maximum \$8,000.00 - no minimum)	7.00%	12.00%

SHARED SECURE LOANS	APR*
12 - 60 months	3.00%

HOME EQUITY LOANS#		
Term	APR* Lowest	APR* Highest
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*	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.



FINANCIAL FITNESS CONSOLIDATION LOAN

Tired of Playing Catch Up? Stretching that Budget?
Juggling those bills?

Borrow up to \$20,000.00***

Rates as low as 9.99%**

Terms as long as 60 months*

A Credit Rating	\$20,000.00 max	9.99%
B Credit Rating	\$15,000.00 max	10.99%
C Credit Rating	\$10,000.00 max	11.99%

Member must agree to close credit card accounts once they have been consolidated and paid. Soft Credit Reports pulled every 6 months for consolidation loans to verify accounts remain closed and no new debt has been taken, other than with First Credit Union of Scranton.

***All Loans based on creditworthiness.

**Rates and Terms may vary.

*Term may depend on amount borrowed.

GETTING MARRIED THIS SUMMER?



You're invited to
apply for our
"Nearly-Wed Loan"

\$2000.00 - \$5000.00

1-2 Year Term

8.0% APR**

Use for wedding expenses, your honeymoon, or to furnish your new home together.

*All loans subject to credit-worthiness. **Annual Percentage Rate

PARK TICKETS AVAILABLE

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

Hershey Park **Dorney Park**
Montage Water Park **Knoebels Resort**

Holiday Closings:

Your credit union will be closed for the following holidays:

July 4, 2015 - Independence Day

September 7, 2015 - Labor Day

October 12, 2015 - Columbus Day