

July 1, 2016
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

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FIRST Credit Union OF SCRANTON

Change can be Good!

After much consideration and research, First Credit Union has opted to switch our Debit Card Processor. While any change can be confusing, we have the highest hopes that this transition will be smooth. In Late September, early October you will receive a New Debit Card or a New Set of Debit Cards. These cards will replace your existing card effective October 24, 2016.

As we prepare for the switch and get closer to the switch date, we will share and post the latest information to make this transition easy.

Auto-Loan + Auto-Payment=

Auto-Savings!!!!!!



Finance a new or used car with First Credit Union, make your loan payments via direct deposit, weekly, bi-weekly or monthly transfer and we will lower our best rate on your loan by 1/4 of a percent.

Receipt of Direct Deposit required as well as continued good payment history.*

NEW HOURS!

Main Office

Monday—Thursday 8 am to 5 pm

Friday 7:30 am to 5:30 pm

Center City Office

Friday 8:00 am to 11:30 am



**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.

New 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
4512-0214

GUARANTEED, NO-COST
Accidental Death & Dismemberment Coverage
GET A QUOTE NOW!
Exclusively for credit union members

trustAGE™
TrustAge Insurance Agency
4521-0214



INSURANCE SOLUTIONS
FOR EVERYTHING THAT MATTERS
FIND OUT MORE

trustAGE™
TrustAge Insurance Agency
4512-0214

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

GET A QUOTE NOW!

trustAGE™
TrustAge Insurance Agency
4523-0214

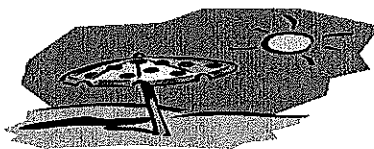


YOUR FAMILY IS YOUR LIFE.
HELP PROTECT THEM NOW AT EXCLUSIVE MEMBERS-ONLY RATES.
ACT NOW

trustAGE™
TrustAge Insurance Agency
4514-0214

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

GET A QUOTE



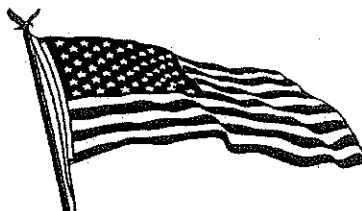
VACATION LOAN SPECIAL

1 year term, up to \$2500.00
6% APR*



BACK TO SCHOOL LOAN

1 year term, up to \$2500.00
6% APR*



STAR SPANGLED SAVINGS

July 1—July 8
Finance a New or Used Car
Minimum \$7500.00
up to 3 years
1.90% APR*

*Annual Percentage Rate Sorry, No other discounts apply.



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 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 to learn more and to start saving today with the Sprint Credit Union Member Discount. Mention Corporate ID: NACUC_ZZM.

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.

Visit LoveMyCreditUnion.org to learn more.

Holiday Closings

Independence Day

July 4, 2016

Labor Day

September 5, 2016

Columbus Day

October 10, 2016

Veterans Day

November 11, 2016

Thanksgiving Day

November 24, 2016

Christmas Day

Observed

December 26, 2016

New Years Day

Observed

January 2, 2017

First Credit Union of Scranton

NEW AUTO LOANS

Rates Effective January 1, 2016

Time Period	Lowest***	High-est***
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***	High-est***
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***	High-est***
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.

Hershey Park - Adult \$48.95

JR/SR \$36.95

SR 70+ \$23.25

Knoebels' Amusement Park

\$10.00 pack of tickets for \$8.00

Montage Mountain

All Day Pass \$20.00

Dorney Park—ETickets only

Visit www.dorneypark.com/fcuscranton

for the best discount on Dorney Park

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.



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.