

January 1, 2017  
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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**Our Members are the BEST!!**

**A Big Thank You!**

Our new debit card program has launched and we want to **THANK** each and every one of you for your patience. We are still working through some of the changes and will continue to monitor transaction processing. Your kindness during the process was greatly appreciated.

**Want more debit card security?**

Control your First Credit Union of Scranton Debit Card through your phone. Just download the CardValet App today!

- **ON/OFF SETTING:** Turn on when you need to use your card and off to prevent unauthorized use!
- **USAGE CONTROLS:** Establish spending limits to prevent fraudulent transactions!
- **LOCATION-BASED CONTROLS:** Restrict transactions to merchants located within a certain range of your current location.
- **INTERACTIVE ALERTS:** Send real-time alerts whenever your card is used, when a transaction is approved and exceeds any of the permitted use policies, or when a transaction has been attempted but is declined.
- **FINANCIAL FEATURES:** Check balances & more!

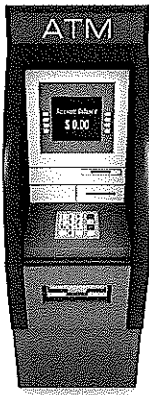


Download and start using the CardValet App today.

**Coming Soon!!!**

**Our new Credit Card Program in March 2017.**

**Watch for information!**



**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  
**GUARANTEED**

Exclusively for credit union members

**trustAGE™**  
TrustAge Insurance Agency

4521-0214

**INSURANCE SOLUTIONS**  
FOR EVERYTHING THAT MATTERS

FIND OUT HOW WE DO IT

**trustAGE™**  
TrustAge Insurance Agency

129-262111

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

**GUARANTEED**

**trustAGE™**  
TrustAge Insurance Agency

4523-0214

**LIFE INSURANCE**

**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**

Exclusively for credit union members



**NEW BEGINNINGS LOAN SPECIAL**

**1 year term, up to 5000.00**

**6% APR\***

**January—February 2017**

**\*\*All Loans based on Creditworthiness**

**\*APR – Annual Percentage Rate**

Loan Special Availability subject to change without notice.



### 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.

### Get Roadside Assistance for Less Than \$1\* per week with CU Road Pal!

CU Road Pal was created exclusively for credit union members and offers a wide range of roadside assistance services at significant savings when compared to competing roadside assistance plans. For less than \$1\* per week, you can have the safety and security of 24/7 protection while on the road. And, you are covered in any vehicle – whether you are the driver or the passenger. The coverage follows you!

CU Road Pal also offers extended towing options of 50 miles and 100 miles available with all plans!

Plans include:

- 25 mile, 50 mile and 100 mile towing options
- Emergency towing
- Emergency fuel delivery service
- Emergency flat tire assistance
- Emergency lock-out assistance

Battery service and more!

CU Road Pal offers individual plans and family plans for up to 6 members, all at great savings when compared to other roadside assistance plans. Our professional customer service staff is just a phone call away 24/7/365 to help you get back on the road!

Log on to [lovemycreditunion.org](http://lovemycreditunion.org) to check out the CU Road Pal plans and pricing and enroll today!

Members have save nearly \$2 billion in discounts through our valued partners at Love My Credit Union Rewards. Start saving today at [lovemycreditunion.org](http://lovemycreditunion.org).

## Holiday Closings

### New Years Day

Observed

Monday

*January 2, 2017*

### Martin Luther King Jr. Day

Monday

*January 16, 2017*

### President's Day

Monday

*February 20, 2017*

### Memorial Day

Monday

*May 29, 2017*

### Independence Day

Tuesday

*July 4, 2017*

## NEW AUTO LOANS

Rates Effective January 1, 2016

Time Period	Lowest***	Highest***
24 months	2.49% APR*	10.99% APR*
36 months	2.49% 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	2.59% APR*	10.99% APR*
36 months	2.59% APR*	11.49% APR*
48 months	2.79% APR*	11.99% APR*
60 months	2.99% APR*	12.49% APR*

## PERSONAL LOANS\*

Time Period	Lowest***	Highest***
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 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.

## Turn a Snow Storm into a Storm of 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.

**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.