

January 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

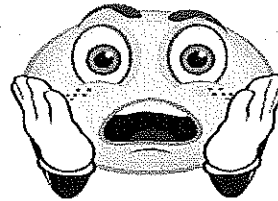


THINK *FIRST!*

**WHETHER YOU'RE BUYING YOUR FIRST HOME OR
UPDATING OR DOWNSIZING. WE ARE NOW
OFFERING CONVENTIONAL REAL ESTATE
MORTGAGES.**

TALK TO OUR LOAN OFFICER TODAY!!

Life Happens!!

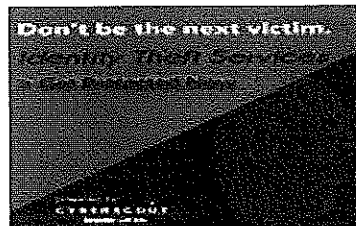


**First Credit Union of Scranton is here to help with a
Life Happens Loan.**

Borrow up to \$3500.00

2 year term 6.99% APR*

*APR-Annual Percentage Rate Loans based on Credit worthiness.



ID Theft is real and could wreak havoc on your financial security and peace of mind. Call **877.537.5662** to learn more about CyberScout and how First Credit Union of Scranton's Members can enroll for identity theft and fraud protection.



**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.



4512-0214

GUARANTEED, NO-COST

Accidental Death & Dismemberment Coverage

GET A QUOTE



4521-0214



INSURANCE SOLUTIONS

FOR EVERYTHING THAT MATTERS

FIND OUT MORE



121-960211

Buy health insurance today.

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

GET A QUOTE



4523-0214



LIFE INSURANCE

YOUR FAMILY IS YOUR LIFE.

HELP PROTECT THEM NOW AT EXCLUSIVE MEMBERS ONLY RATES.

ACT NOW



4514-0214

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

GET A QUOTE



VISIT 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 FLAGGS

GREAT ADVENTURE, DISNEY PARKS, UNIVERSAL PARKS AND MANY MORE



Annual Meeting

Saturday April 14, 2018

6:00 pm

Nominations must be in writing and delivered to First Credit Union by 5:00 pm on March 13, 2018. There are 3 positions for Board of Directors. Nominations will not be taken from the floor the night of the meeting.



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.

Ask about our Nearly Wed, Tax Relief, and Heating/ Fuel Loan Specials

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 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.

*Based on individual plan.

Holiday Closings

New Years Day

Monday

January 1, 2018

Martin Luther King Day

Monday

January 15, 2018

Presidents Day

Monday

February 19, 2018



Holiday Bills have you worried? Try our New Beginnings Loan.

Borrow Up to \$2500

1 Year Term

*6% APR**

**APR—Annual Percentage Rate Loans based on credit-worthiness*

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

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 for to pay those holiday bills!
(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.

NEW FEE SCHEDULE Effective January 1, 2018

Debit—ATM Fees

Debit Card Monthly Fee	\$1.00	E-Statement	FREE
Debit Card Overdraft Privilege	\$30.00	Skip A Payment Fee	\$30.00
Lost or Stolen Debit Card (1st Occurrence)	FREE	Coin Machine—Members	3 %
Lost or Stolen Debit Card (Subsequent)	\$10.00	Coin Machine—Non-Members	5 %
Replace Worn or Damaged Card (1st)	FREE	Personalized Reloadable Debit or Travel Card	\$6.00
Replace Worn or Damaged Card (2nd +)	\$10.00	Initial Purchase Reloadable Debit or Travel Card	\$4.00
Select Own PIN	FREE	Initial Load –If loaded when purchased	FREE
ATM Empty Envelope	\$25.00	Reload Debit or Travel Card	\$3.00
ATM Deposit Discrepancy	\$10.00	Non-Member Debit or Travel Card	\$10.00
ATM Photo Request	\$50.00	Non-Member Load to Card	\$5.00
		Visa Gift Card	\$4.00

Visa Credit Card

Visa Returned Check Fee	\$15.00	First CU VISA Cash Advance	FREE
Visa Classic Late Payment Fee	\$20.00	Non First CU VISA Cash Advance	\$5.00
Visa Platinum Late Payment Fee	\$25.00	Money Order	\$1.00
Lost or Stolen Card (1st Occurrence)	FREE	Money Order Stop Payment	\$2.00
Lost or Stolen Card (Subsequent)	\$10.00	Cashier's Check (1st per month)	FREE
Replace Worn or Damaged Card (1st)	FREE	Cashier's Checks (2nd +)	\$5.00
Replace Worn or Damaged Card (2nd +)	\$10.00	Wire Transfer Fee	\$20.00
		Incoming Wire Transfer Fee	\$10.00

Checking—ACH

Checking Account Overdraft Fee	\$30.00	Automatic Transfer Fee Up to 6 per month	FREE
ACH Overdraft Fee	\$30.00	Automatic Transfer Fee 7 plus per month each	\$1.00
Returned Draft or ACH Fee	\$30.00	Night Drop Discrepancy	\$10.00
Stop Payment Fee—ACH or Draft	\$20.00	Inactivity Fee (after 12 months no activity) per month	\$5.00
Stop Payment Fee—Series of Checks	\$25.00	Escheat Fee	\$30.00
Remove Stop Payment Fee	\$10.00	Early Club Withdrawal Fee	\$5.00
Deposited Check Return Fee	\$20.00	Account Research Fee per Hour (1 hr. mini)	\$20.00
Check Copy Fee	\$2.00	Account History Print Out	\$2.00
		Statement Copy Fee	\$5.00
		Check Cashing Fee (Acct . Under \$100.00)	\$5.00

Other Miscellaneous Fees

Membership Fee	\$5.00	Bad Address Fee (per mailing)	\$5.00
Statement Fee—Printed and Mailed	\$2.00	Garnishment /Levy Fee	\$40.00
Statement Fee—Pick UP	FREE	Mortgage Account Verification Fee	\$25.00
		Subordination Fee	\$200.00