

April 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

**Monday**

8:30 am to 12:30 pm

**Friday**

8:30 am to 4:30 pm

**Contact us**

**570-961-8953**

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# FIRST Credit Union

OF SCRANTON

## HOME EQUITY LOAN SPECIAL\*

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

Loan Special Availability subject to change without notice.

## 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

Monday 8:30 am to 12:30 pm

Friday 8:30 am to 4:30 pm

Closed 1-1:30 pm for lunch



**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 IT NOW!**  
Exclusively for credit union members  
FIND OUT MORE

**truSTAGE\***  
Trustage Insurance Agency  
4521-0214



**INSURANCE SOLUTIONS**  
FOR EVERYTHING THAT MATTERS  
FIND OUT MORE

**truSTAGE\***  
Trustage Insurance Agency  
1291-220111

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

**truSTAGE\***  
Trustage Insurance Agency  
4523-0214

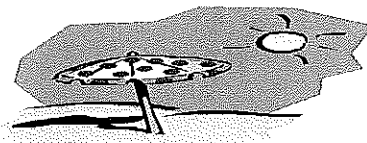


**YOUR FAMILY IS YOUR LIFE.**  
HELP PROTECT THEM NOW AT EXCLUSIVE MEMBERS ONLY RATES.  
**ACT NOW**

**truSTAGE\***  
Trustage Insurance Agency  
4514-0214

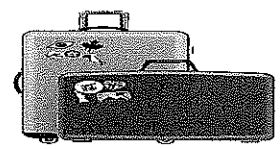
You could save up to **\$427.96\*** on car insurance.  
**GET A QUOTE**

Exclusively for credit union members



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

**\*\*All Loans based on Creditworthiness**  
**\*APR – Annual Percentage Rate**  
Loan Special Availability subject to change without notice.





### First Credit Union of Scranton Members Save Big with the Sprint Credit Union Member Discount

Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As a First Credit Union of Scranton member, you can save on your monthly wireless bills – plus have your activation and upgrade fees waived.

#### Our members can get:

10% discount on select regularly priced Sprint monthly service

Activation fee on new lines waived (up to \$36 in savings)  
Upgrade fee waived (up to \$36 in savings)

#### 3 Ways to Get Your Discount:

Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC\_ZZM Corporate ID to save

Click [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)

Visit your nearest Sprint store

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.

Stop paying too much for your wireless services, start saving with the Sprint Credit Union Member Discount today.

## 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](http://LoveMyCreditUnion.org) to learn more.

## Holiday Closings

### Memorial Day

*May 30, 2016*

### 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.

## First Credit Union of Scranton 's Annual Meeting

April 9, 2016

6:00 pm

605 Davis Street Office

**There are 2 openings on our Board of Directors.  
Nominations will not be taken from the floor on the  
night of the meeting.**

**Voting 6 pm—6:30 pm**

**Meeting & Results 6:30 pm**

### SALARY ADVANCE LOAN\*\*

Borrow up to your net Direct Deposit, less any distributions from you  
direct deposit. \$20.00 Fee 15% APR\* Up to 15 Day Term\*\*

\*APR—Annual Percentage Rate \*\*Term depends on payroll

Schedule Maximum 6 loans per year.

### 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**

**can't beat their best auto rate, we will match it\*\***

**Union of Scranton**

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.