

**April 1, 2015**

**Locations**

**Main Office**

605 Davis Street  
Scranton, PA 18505

Monday—Friday  
8:00 am to 5:00 pm

**Saturday**

9:00 am to 12 Noon

**Central City Office**

Corner of Linden and  
Washington Ave  
Scranton, PA 18503

Mon.-Wed.- Fri.  
8:30 am to 4:30 pm

**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
Card Services	233

# **FIRST** Credit Union OF SCRANTON

## *The First Edition*

**GO AHEAD! PUT ALL YOUR EGGS IN ONE BASKET!\*\*\*\***



Now when you take a Home Equity Loan\* you automatically qualify for a .25% discount off your best rate\*\*\* for an Auto Loan, new or used.

\*Traditional Home Equity only. Not available on Home Equity Line of Credit.

\*\*All Loans subject to creditworthiness.

\*\*\*Lowest rate depends on qualifications.

\*\*\*\*Sorry, not available with any other discount.

Loan Special Availability subject to change without notice.



### **ARE YOU THE LUCKY EGG?????**

**FROM NOW UNTIL APRIL 30, 2015**

Crack open a lucky egg when you apply for New or Used Auto or Share Secured loan to get a chance at .25%, .50%, .75 % discount off our already low rates.\*\*

New or Used Auto, or Share Secured Loans

\*Sorry not available on Home Equity Lines of Credit.

\*\*Sorry not available with any other discount.

### **Vacation Loan Special**

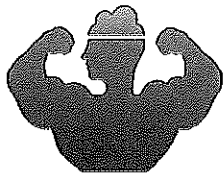
May 1, 2015 through August 30, 2015

6% APR\* 1 Year Term

Borrow up to \$2500

\*APR—Annual Percentage Rate

\*\*All Loans subject to Creditworthiness



**FINANICAL 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%

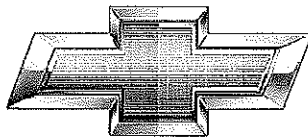
Member must agree to close credit card accounts once they have been consolidated and paid. Soft Credit Reports pulled every 6 months for consolidation loans to verify accounts remain closed and no new debt has been taken, other than with First Credit Union of Scranton.

\*\*\*All Loans based on creditworthiness.

\*\*Rates and Terms may vary.

\*Term may depend on amount borrowed.

Loan Special Availability subject to change without notice.



**Need a New Car? Your Credit Union Membership Gives You Great Ways To Save**

First Credit Union of Scranton has great ways for our members to save on a new vehicle purchase.

The Credit Union Member Discount from GM offers all current and eligible credit union members **exclusive discounts** on a new Chevy, Buick or GMC vehicle. This is in addition to the most current incentives and special offers! Depending on the vehicle, you could save hundreds, even thousands of dollars on your next new Chevrolet, Buick, or GMC vehicle purchase just for being a credit union member. Visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) to see how much you can save and request your GM Authorization Number.

Our members can save big with great low rates when you finance your new vehicle through First Credit Union of Scranton. Contact us at 570-961-8953 or by Email at [loanservice@firstcu.org](mailto:loanservice@firstcu.org) directly to find out more about your vehicle financing options.



**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.



**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.

**Speak to a First Credit Union of Scranton member representative or visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) to learn more.**

## Holiday Closings

### ***Memorial Day***

May 25, 2015

### ***Independence Day***

July 4, 2015

### ***Labor Day***

Sept. 7, 2015

### ***Columbus Day***

Oct. 12, 2015

### ***Veterans Day***

Nov. 11, 2015

# First Credit Union of Scranton

## NEW AUTO LOANS

Rates Effective January 1, 2014

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.

## Does 0 % Work for You?

It's one of the best-kept secrets of the car business: 0% car financing, one of the largest discounts a person could hope for in an entire lifetime of car purchases. It is not unusual for a manufacturer to put 0% deals on more than two-thirds of its vehicles. Many of them are the equivalent of a \$2,000 or \$3,000 rebate.

These low rates aren't available to everyone. The programs exclude about 60% of the public. The reason: Buyers with less than sterling credit generally do not qualify for them, or the payments are larger than they can afford. Since auto-makers usually offer a choice of a rebate or 0% financing, it may be best for you to take the rebate and use the financing you have arranged at First Credit Union of Scranton. This way, you could save thousands off the price of the vehicle.

Come in and talk to our loan officer first!!!!

## 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

## 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.

## Join Us For our 81st Annual

### Meeting

April 11, 2015

Voting 6:00 pm to 7:00 pm\*\*

Meeting begins immediately following voting.

Refreshments will be served.

Nominations closed March 11, 2015. Nominations will not be taken from the floor on the night of the meeting.