

October 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

Extensions:

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Watch for your new Debit Card!!

As we begin a new Debit Card Program, we want to remind you to watch for your new Debit Card to arrive prior to October 24, 2016.

These new cards will replace your current card during the day of October 24, 2016.



Join us at our Davis Street

Office as we celebrate

International Credit Union Day

Thursday October 20, 2016

Light refreshments

NEW HOURS!

Main Office

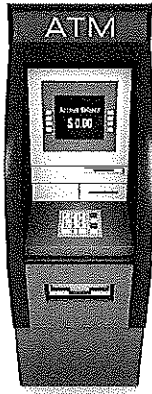
Monday—Thursday 8 am to 5 pm

Friday 7:30 am to 5:30 pm

Center City Office

Friday 8:00 am to 11:30 am

Center City Office closed October 7, 2016



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.

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GUARANTEED, NO-COST
Accidental Death & Dismemberment Coverage
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Buy health insurance today.
Qualifying life events may open a 60 day window for buying health insurance.
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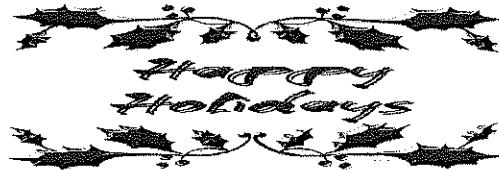
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LIFE INSURANCE
YOUR FAMILY IS YOUR LIFE.
HELP PROTECT THEM NOW AT EXCLUSIVE MEMBERS-ONLY RATES.
ACT NOW

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

Exclusively for credit union members



Christmas Loan SPECIAL

1 year term, up to \$2500.00

6% APR*

October 1 through December 23, 2016

****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 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.

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.

Holiday Closings

Columbus Day

Monday

October 10, 2016

Veterans Day

Friday

November 11, 2016

Thanksgiving Day

Thursday

Novmeber 24, 2016

Christmas Day

Observed

Monday

December 26, 2016

New Years Day

Observed

Monday

January 2, 2017

NEW AUTO LOANS

Rates Effective January 1, 2016

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

Fall into



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.

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.