

January 1, 2016

**Locations**

**Main Office**

605 Davis Street  
Scranton, PA 18505

Monday—Friday  
8:00 am to 5:00 pm  
Closed Saturdays  
Through March

**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**

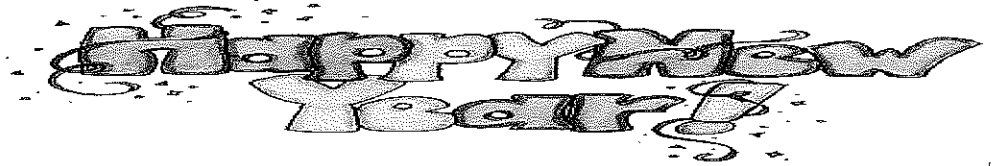
**570-961-8953**

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# FIRST Credit Union

OF SCRANTON



## New Beginnings Loan Special

January 1, 2016 through February 29, 2016

6% APR\* 1 Year Term

Borrow up to \$2500

\*APR—Annual Percentage Rate

\*\*All Loans subject to Creditworthiness

**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.\*

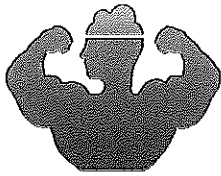
### NEW HOURS!

#### *Main Office*

**Monday—Friday 8 am to 5 pm**  
**Closed Saturdays**

#### *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**



**FINANCIAL 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.



**GUARANTEED, NO-COST**  
Accidental Death & Dismemberment Coverage  
**RENEWED**  
Exclusively for credit union members



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

**Buy health insurance today.**  
Qualifying life events may open a 60 day window for buying health insurance.  
**GRADUALLY**  
129-2602211



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



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

Exclusively for credit union members



**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.

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

## Holiday Closings

**New Years Day**  
**January 1, 2016**

**M.L.King Day**  
**January 18, 2016**

**Presidents' Day**  
**February 15, 2016**

**Memorial Day**  
**May 30, 2016**

**Independence Day**  
**July 4, 2016**

# 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.

## SAVE THE DATE

April 9, 2016

6:00 pm

605 Davis Street Office

Annual Meeting.

Refreshments Served

There are 3 openings on our Board of Directors. Nominations will not be taken on the night of the meeting. Nominations will close March 9, 2016

## 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.