

July 1, 2017  
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**

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# FIRST Credit Union

OF SCRANTON

## Card Valet



In light of the recent news of card compromises First Credit Union is pleased to offer

**CardValet.** Download the free app from Google Play for Androids or from the App Store for Apple products. Enroll your Debit Card today and experience the power to control your own card.

Think you misplaced it? Turn the card off. Remembered where you left it? Turn the card back on. Set Spending Limits and locations. Set alert notifications

Call us for assistance!

## Visa Credit Card On line Access



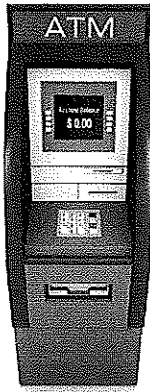
<https://onlineaccessplus.com/oa/firstcu/>

Your on line access for everything on your VISA Credit Card  
Set up auto payments or one time payments.  
Request an increase. View you latest statement. Enroll in Paperless Statements. View your recent transactions

## Auto Loans



Transfer your current Auto Loan to First CU of Scranton  
Check our best rates on Page 4.  
Save even more with Automatic Transfer or Payroll Deduction.



**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  
4612-0214

**GUARANTEED, NO-COST**  
Accidental Death & Dismemberment Coverage  
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Trustage Insurance Agency  
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HELP PROTECT THEM NOW AT EXCLUSIVE MEMBERS ONLY RATES.

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Trustage Insurance Agency  
4614-0214

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



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AND

MANY MORE



### 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](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.

**It's worth it to switch to Sprint. Visit [LoveMyCreditUnion.org/Sprint](http://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](http://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](http://lovemycreditunion.org).

\*Based on individual plan.

## Holiday Closings

Labor Day  
Monday

**September 4, 2017**

Columbus Day  
Monday

**October 9, 2017**

Thanksgiving Day  
Thursday

**November 23,  
2017**

Christmas Day  
Monday

**December 25,  
2017**

New Years Day  
Monday

**January 1, 2018**

## 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 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](http://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 .

**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.