

January 1, 2019
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:

Loans	224
Home Banking	224
Direct Deposit	229
Wires	229
Share Drafts	224
Bill Pay	224
Membership	223
Collections	235
Card Services	235

FIRST Credit Union

OF SCRANTON



Out with the OLD an in with the NEW!!!

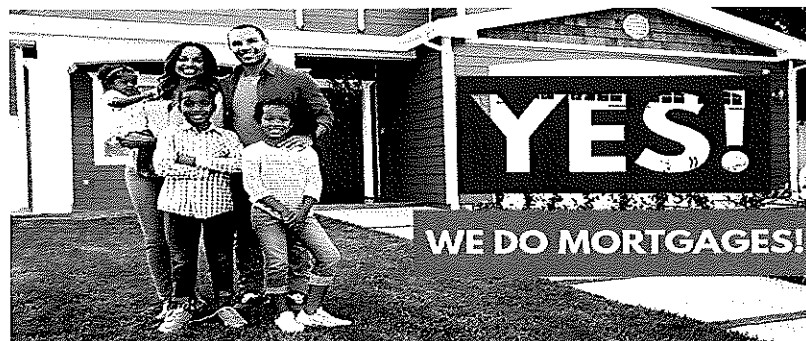
Clear out the accumulated holiday debt and start fresh with a New Beginnings Loan.

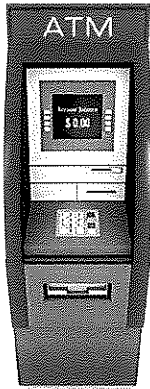
Finance up to \$2500.00 for a 1 year term at 6% APR*

***Annual Percentage Rate—All loans subject to credit worthiness.**

We still have the lowest rates around for your new or used car loan. Check our loan rates at www.firstcu.org

Call and speak with our loan officer today. We offer a variety of mortgage options, rates and terms.





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.

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

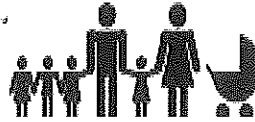
Accidental Death & Dismemberment Coverage

Get a Quote



trustAGE
TrustAge Insurance Agency

45210214



INSURANCE SOLUTIONS

FOR EVERYTHING THAT MATTERS

FIND OUT MORE

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Buy health insurance today.

Qualifying life events may open a 60 day window for buying health insurance.

Get a Quote



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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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TrustAge Insurance Agency

4516-0214

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

Get a Quote



MARK YOUR CALENDAR!

FIRST CREDIT UNION OF SCRANTON'S ANNUAL MEETING

SATURDAY APRIL 13, 2019 AT THE MAIN OFFICE 605 DAVIS STREET.

VOTING FROM 6:00 PM TO 6:30 . MEETING PROMPTLY AT 6:30

THERE ARE 2 POSITIONS OPEN FOR BOARD OF DIRECTORS. NOMINATIONS FOR A BOARD POSITION WILL BE ACCEPTED AT THE MAIN OFFICE UNTIL THE END OF THE DAY ON MARCH 13, 2019. NOMINATIONS WILL NOT BE TAKEN FROM THE FLOOR THE NIGHT OF THE MEETING.

LIGHT REFRESHMENTS

Get a \$100 Cash Reward for Each New Line You Switch to Sprint

Now, there are even more benefits to credit union membership! As a credit union member, you can earn \$100 for each line when you switch to Sprint®.

Here's how it works:

Members get a \$100 cash reward for each new line when you switch to Sprint®.*

Current Sprint customers will receive a \$50 cash reward for each line transferred into Sprint Credit Union Member Cash Rewards.*

Plus, get a \$50 loyalty cash reward every year for each line.*

- Credit union members are eligible for 25% off accessories with the Sprint Credit Union Member Cash Rewards program

Here's how to sign up for Sprint cash rewards:

Become a Sprint customer.

Register at LoveMyCreditUnion.org/SprintRewards.

Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!



*Limited time offers. **Activ. Fee:** Up to \$30/line. Credit approval req. **Cash Reward Offers:** Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. **Loyalty Reward:** \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. **Transfer Reward:** Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. **Deposit:** Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker". **Other Terms:** Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions



Nearly Wed

\$2000-\$5000 1 to 2 year term 8% Annual Percentage Rate

Life Happens

Up to \$3500 up to 2 year term 6.99% Annual Percentage Rate

Credit Builder

Up to \$1000 6 month Term 9.99% Annual Percentage Rate

Credit Rebuilder

Up to \$1000.00 6 Month Term 10.99% Annual Percentage Rate

Holiday Closings

New Years Day

Tuesday

January 1, 2019

Martin Luther King Day

Monday

January 21, 2019.

President's Day

Monday

February 18, 2019

Memorial Day

Monday

May 27, 2019

Independence Day

Thursday

July 4, 2019

NEW AUTO LOANS

Rates Effective January 1, 2019

Time Period	Lowest***	Highest***
24 months	2.99% APR*	10.99% APR*
36 months	2.99% APR*	11.49% APR*
48 months	3.49% APR*	11.99% APR*
60 months	3.49% APR*	12.49% APR*
72 months	3.99% APR*	12.99% APR*
84 months	4.74% APR*	12.99% APR

USED AUTO LOANS

Time Period	Lowest***	Highest***
24 months	2.99% APR*	10.99% APR*
36 months	2.99% APR*	11.49% APR*
48 months	3.49% APR*	11.99% APR*
60 months	3.49% APR*	12.49% APR*
72 months	3.99% APR*	12.99% APR

PERSONAL LOANS*

Time Period	Lowest***	Highest***
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

Click on the link for

Cross Valley FCU Locations

Now Serving all First Credit Union of Scranton Members with exclusive Shared Branching.

ASK ABOUT SKIP A PAY**

Free up more of your cash when you need it.
(interest accrues and fees apply)

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.