

October 1, 2018  
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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# FIRST Credit Union

OF SCRANTON

JOIN US FOR INTERNATIONAL CREDIT UNION DAY  
THURSDAY OCTOBER 18, 2018



YOU KNOW IT'S GOING TO HAPPEN!!

RATES THIS LOW *CAN'T* LAST

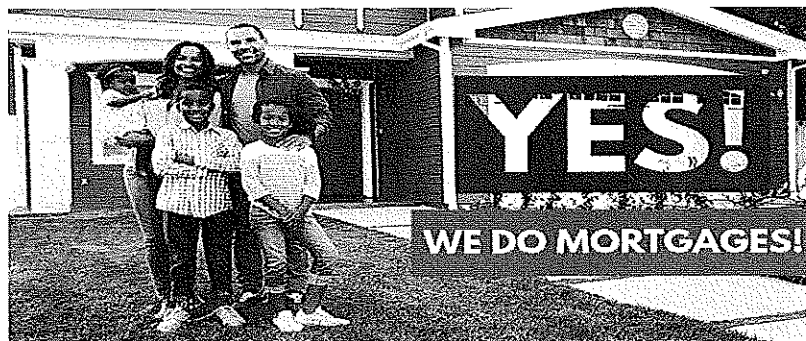
FOREVER!

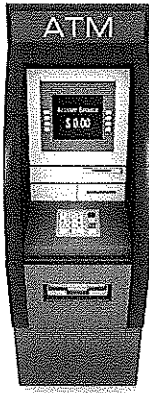
BEAT THE CLOCK (AND CALENDAR). SHOP FOR  
YOUR NEW OR USED CAR NOW AND TAKE AD-  
VANTAGE OF OUR LOW RATES.

MAKE YOUR PAYMENT THROUGH DIRECT DEPOSIT  
AND GET AN EVEN LOWER RATE!



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™**  
Multiple Insurance Agency

4512-0214

**GUARANTEED, NO-COST**  
Accidental Death & Dismemberment Coverage

**Guaranteed**

Exclusively for credit union members

**trustAGE™**  
Multiple Insurance Agency

4521-0214

**INSURANCE SOLUTIONS**

FOR EVERYTHING THAT MATTERS

FIND OUT MORE

**trustAGE™**  
Multiple Insurance Agency

129-263211

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

**Guaranteed**

**trustAGE™**  
Multiple Insurance Agency

4523-0214

**LIFE INSURANCE**

YOUR FAMILY IS YOUR LIFE.

HELP PROTECT THEM NOW AT EXCLUSIVE MEMBERS ONLY RATES.

**ACT NOW**

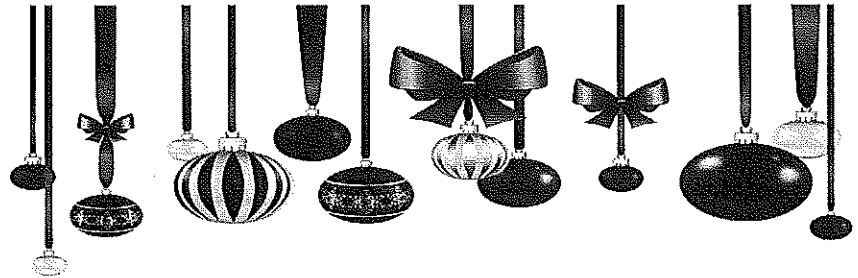
**trustAGE™**  
Multiple Insurance Agency

4514-0214

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

**Guaranteed**

Exclusively for credit union members



It's not too soon to think about  
**Christmas Loans**

**October 1—December 20**

**Borrow \$1000.00 to \$2500.00**

**12 month term 6% Annual Percentage Rate**

**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](http://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](http://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**

**Columbus Day**

**Monday**

**October 8, 2018**

**Veterans Day**

**Monday**

**November 12, 2018**

**Thanksgiving Day**

**Thursday**

**November 22, 2018**

**Christmas Day**

**Tuesday**

**December 25, 2018**

**Special Office hours**

**Christmas Eve**

**December 24, 2018**

**Closing at 1:00 pm**

**New Years Eve**

**December 31, 2018**

**Closing at 12:00 noon**



## NEW AUTO LOANS

Rates Effective January 1, 2018

Time Period	Lowest***	High-est***
24 months	1.99% APR*	10.99% APR*
36 months	1.99 % APR*	11.49% APR*
48 months	2.49% APR*	11.99% APR*
60 months	2.49% 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	2.49% APR*	11.49% APR*
48 months	2.59% 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.

**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.