

April 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

Extensions:

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FIRST Credit Union

OF SCRANTON

Beginning April 3, 2017, First Credit Union of Scranton members will be welcomed at all Cross Valley Federal Credit Union offices when we launch our exclusive and unique shared branching experience.

This is not a merger. Both Credit Unions will remain independent of each other.

A reciprocal agreement between First Credit Union of Scranton and Cross Valley FCU has allowed Cross Valley to maintain a presence in Lackawanna County and has expanded the service area for First Credit Union of Scranton members.

All Cross Valley Offices are open

Monday 8:30—4:30
Tuesday 8:30—4:30
Wednesday 9:30—4:30
Thursday 8:30—4:30
Friday 8:30-5:30

Their Main, Sherman Street & Forty Fort Offices are open Saturday 9:30—12:00

Cross Valley FCU Main Office
640 Baltimore Drive
Wilkes-Barre, PA 18702

Cross Valley FCU Sherman Street Office
280 North Sherman Street
Wilkes-Barre, PA 18704

Cross Valley FCU Dallas
Shopping Center
Dallas, PA 18612

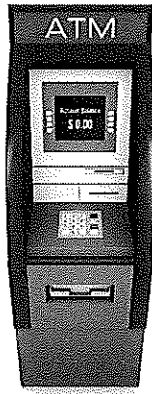
Cross Valley FCU Mountain Top
113 South Main Road
Mountain Top, PA 18707

Cross Valley FCU
1180 Wyoming Ave
Forty Fort, PA 18704

First Credit Union of Scranton - same great hours and now more locations to serve you!

First Credit Union of Scranton
605 Davis Street
Scranton, PA 18505

William Nealon Federal Building
First Credit Union of Scranton
Corner of Linden and N. Washington
Scranton, PA 18503



**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™
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Trustage Insurance Agency
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You could save up to \$427.96* on car insurance.

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Exclusively for credit union members

Annual Meeting

Come and join us for our 2017 Annual Meeting

Saturday, April 8, 2017

6:00 pm door open at our Main office

Voting 6:00 pm to 6:30 pm

**Nominations will not be taken from the floor during the meeting.
Nominations closed March 8, 2017**

Light refreshments available.



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

Memorial Day

Monday

May 29, 2017

Independence Day

Tuesday

July 4, 2017

Labor Day

Monday

September 4, 2017

Columbus Day

Monday

October 9, 2017

Thanksgiving Day

Thursday

*November 23,
2017*

Christmas Day

*Decemeber 25,,
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.

Spring 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.