

October 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

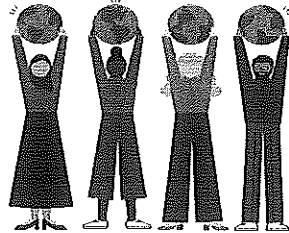
570-961-8953

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



**Local Service.
Global Reach.**

**JOIN US AS WE CELEBRATE
INTERNATIONAL CREDIT UNION DAY
THURSDAY OCTOBER 17, 2019
REFRESHMENTS**

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**

HURRY! THESE LOW RATES CAN'T LAST FOREVER!



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
REMEMBER

Exclusively for credit union members

trustAGE™
 TruStage Insurance Agency
 4521-0214

INSURANCE SOLUTIONS
FOR EVERYTHING THAT MATTERS

FIND OUT MORE

trustAGE™
 TruStage Insurance Agency
 124-022811

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

BUY TODAY

trustAGE™
 TruStage Insurance Agency
 4523-0214

LIFE INSURANCE

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

ACT NOW

trustAGE™
 TruStage Insurance Agency
 4514-0214

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

CALL QUOTE

Exclusively for credit union members



Christmas Loans!

Borrow up to \$2500

6% APR - 1 year term.**

All loans subject to credit-worthiness

****APR—Annual Percentage Rate**



Need a little Elf Help this Holiday??

ASK ABOUT SKIP A PAY**

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

****Fees apply and interest continues to accrue.**

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.

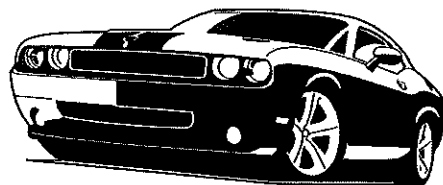
Register at LoveMyCreditUnion.org/SprintRewards.

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



We still have some of the lowest Car Loan Rates Available!

Check out the rates at
www.firstcu.org.

Pay your loan with direct deposit and save even more!!!

Use Code DPFCU to get great rates for parks all over!

Holiday Closings

Columbus Day

Monday

October 14, 2019

Veteran's Day

Monday

November 11, 2019

Thanksgiving Day

Thursday

November 28, 2019

Christmas Day

Wednesday

December 25 2019

Closing at 1:00 pm

Christmas Eve

December 24, 2019

Closing 12:00 noon

New Years Eve.

December 31, 2019

Our Downtown Office will be closed the following Fridays.

November 1, 2019

November 29, 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.

USE CODE

DPFCU

For discounts at parks nationwide.



If First Credit Union of Scranton can't beat their best auto rate, we will match it**

We still have some of the lowest rates around!!!

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.

