

April 1, 2021  
www.firstcu.org

**Locations**

**Main Office**

605 Davis Street  
Scranton, PA 18505  
Monday—Thursday  
8:30 am to 4:30 pm

**Friday**

7:30 am to 5:30  
pm

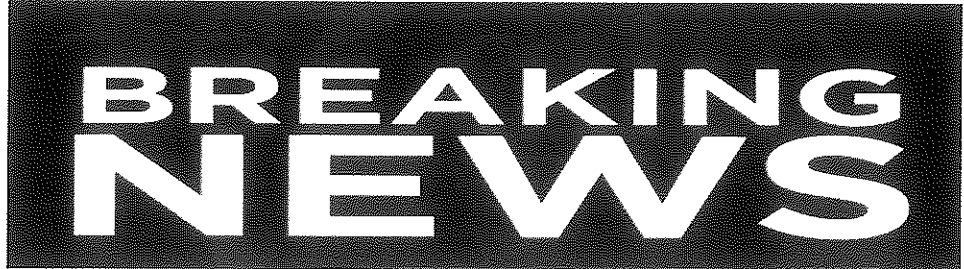
**Contact us**

**570-961-8953**

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**FIRST** Credit Union  
OF SCRANTON



**Thank you members for voting to approve the merger with Penn East Federal Credit Union.**

**Although the account merger won't be completed until the end of 2021, we officially became part of Penn East Federal Credit Union on April 1, 2021.**

**First Credit Union of Scranton's Board of Directors and Staff, thanks you for your support and loyalty throughout the years.**

**Stay tuned for updates!!**



Love My Credit Union  
rewards

Visit [lovemycreditunion.org](http://lovemycreditunion.org).

Turbo-Tax, Trustage, and  
many more discounts available.

## Holiday Closings

**Memorial Day**

*May 31, 2021*

**Independence Day**

**Monday**

*July 5, 2021*

**Labor Day**

**Monday**

*September 6, 2021*

**Columbus Day**

**Monday**

*October 11, 2021*

**Veteran's Day**

**Thursday**

*November 11, 2021*

**Thanksgiving**

**Thursday**

*November 25, 2021*



605 Davis Street

First Credit Union owned and operated.

Co-Op Network

Free to all First Credit Union Members.

**HOME EQUITY LOAN SPECIAL**

<b>Home Equity Loans**</b>	<b>\$8,000 - \$30,000</b>
<b>(Up to)5 YEARS</b>	<b>2.59% APR**</b>
<b>Home Equity Loans**</b>	<b>\$31,000 - \$60,000</b>
<b>(Up to)8 YEARS</b>	<b>2.99% APR**</b>

**\*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**

**NEW AUTO LOANS**

Rates Effective January 1, 2021

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.

USE CODE DPFCU



Manage your debit card with your phone. Download from the App Store or Google Play and register for Card Valet.

**CardValet**