

July 1, 2020  
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

**Central City Office**

Corner of Linden and  
Washington Ave

Scranton, PA 18503

Temporarily Closed

**Contact us**

570-961-8953

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**FIRST** Credit Union  
OF SCRANTON



**WELCOME BACK!!!!**

**OUR LOBBY HAS OPENED.**

**MASKS ARE REQUIRED.**

**HOURS:**

**Monday—Thursday 8:30 am—4:30 pm**

**Friday 7:30 am—5:30 pm**



**EXTENDED!!**

**FINANCE A NEW**

**OR USED AUTO AND MAKE NO**

**LOAN PAYMENTS FOR 90 DAYS!**

**Now through September 30, 2020.**

**(Interest accrues—see loan officer for details)**



Love My Credit Union  
rewards

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

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



605 Davis Street

First Credit Union owned

& In the lobby of William Nealon  
Federal Building

Surcharge free to our members.

Not owned or operated by  
FirstCU

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

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NOW

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

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for credit union  
members



**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 re-finance from another financial institution.**

**\*\* All Loans based on Creditworthiness**

**\*APR – Annual Percentage Rate**

**HURRY! THESE LOW RATES CAN'T LAST FOREVER**

Credit Union Members  
Switch to Sprint®

Get a cool  
\$200 cash

with Unlimited Plus or Premium.

Plus \$100 annual loyalty reward.



## First Credit Union Of Scranton members can get \$200 cash from Sprint

As a member, you get \$100 per line on up to two lines when you switch to Sprint on Unlimited Plus or Premium. Plus, \$100 Annual Loyalty Reward. Plus, 25% off select accessories in Sprint Stores. And the Sprint 100% Satisfaction Guarantee.

### Claiming your cash rewards is easy

1. Switch to Sprint and mention that you're a credit union member.

Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)

Cash rewards will be deposited directly into your credit union account within 8-10 weeks.

### Get rewarded for loyalty

Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Phone lines only w/ 1 line on Unlimited Plus or Unlimited Premium plan. Avail. for eligible credit union members & member employees. \$100/line, max 2 lines. Req. activ. at point of sale. Excl. prepaid & ports made between Sprint or related entities. Limit 1 Sprint Perks Corp ID per acct. No add'l. discounts apply. Loyalty Reward: \$100/acct./yr. when acct. remains active and in good standing each yr. Transfer Reward: Existing Sprint customers who validate or transfer to the Sprint Cash Reward Program are eligible for a \$100/acct./yr. deposit on 12 mo. anniversary. 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 8-10 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 10 wks., visit [lovemycreditunion.org/reward-tracker](http://lovemycreditunion.org/reward-tracker). Satisfaction Guarantee: Call us to deactivate & return to place of purch. with complete, undamaged phone/device & receipt w/in 30 days of activ. We'll refund your phone/device cost, svc. charges & activ. fee. Excl. Int'l. usage not incl. in plan, prem. content & 3rd party billing. We'll refund your phone/device cost. Sprint dealer may impose add'l. fees. A \$45 restocking fee may apply. Visit [sprint.com/returns](http://sprint.com/returns). Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Accounts that cancel lines within 30 days of activating on promo pricing may void savings. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2020 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

## Holiday Closings

### Labor Day

Monday

September 7, 2020

### Columbus Day

Monday

October 12, 2020

### Veterans Day

Wednesday

November 11, 2020

### Thanksgiving Day

Thursday

November 26, 2020

### Christmas Eve

Closing at 1:00 pm

### Christmas Day

Friday

December 25, 2020

## NEW AUTO LOANS

Rates Effective January 1, 2020

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](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.

**USE CODE**



We'll have 2020 Knoebels ride tickets as soon as the park is opened for the season.

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

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