

January 1, 2020  
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**

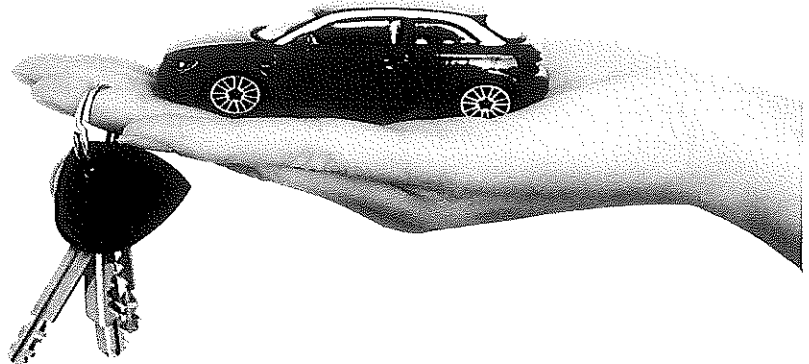
570-961-8953

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# FIRST Credit Union

OF SCRANTON



**Finance your new or used car with First Credit Union  
and make NO Payments for 90 days!!!\*\***

**! That's right!!**

**Now, through March 31, 2020 if you finance your new  
or used car with First Credit Union, your first payment  
won't be due for 90 days.**

**That's 3 months payment free!**

**Take advantage of Dealer Sales and finance today!**

*\*\*Interest will continue to accrue. Rate received is based on  
creditworthiness.*

**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!!!**

**Bring your official offer to the Credit Union and speak  
with a loan officer today!**

*\*\*Terms and conditions apply. Zero percent beat or match not  
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

**SAVE THE  
DATE!**

**MONDAY, APRIL  
13, 2020**

**FIRST CREDIT  
UNION OF  
SCRANTON'S**

**ANNUAL**

**MEETING**

**5:30—6:30 PM**

**Davis Street**

**Refreshments**

Nominations for 3 seats  
on Board of Directors  
accepted until Friday  
March 13, 2020.

**truSTAGE™**  
Life Insurance Agency  
4572-0214

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

Exclusively  
for credit union  
members

**truSTAGE™**  
Life Insurance Agency  
4521-0214

**INSURANCE  
SOLUTIONS**  
FOR EVERYTHING THAT MATTERS

FIND  
OUT  
MORE

**truSTAGE™**  
Life Insurance Agency  
1241-0211

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

**truSTAGE™**  
Life Insurance Agency  
4523-0214

**LIFE INSURANCE**

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

ACT  
NOW

**truSTAGE™**  
Life Insurance Agency  
4514-0214

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

Exclusively  
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**

**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

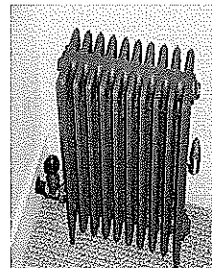


**New Beginnings Loan Special\*\***

**Borrow up to \$2500.00 1 year term 6% APR\***

**Fuel Loan Special\*\***

**Borrow \$1000 to \$3000 1 year term 4 % APR\***



\*APR—Annual Percentage Rate \*\* All loans subject to credit-worthiness.

**Holiday Closings**

**Martin Luther King Day**

**Monday**

**January 20, 2020**

**President's Day**

**Monday**

**February 17, 2020**

**Memorial Day**

**Monday**

**May 25, 2020**

**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 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**

**DPFCU**

**For discounts at parks nationwide.**



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

# Card Valet