Introducing New Mobile Features!

Penn East FCU is excited to announce new mobile features making it even easier to access your account on the go!

INTRODUCING MOBILE PAYMENTS
You can now add your Penn East FCU cards to your mobile device!

Penn East FCU debit and credit cards now support Apple Pay, Samsung Pay and Android Pay, making it easy to use your mobile device as a payment method at participating retailers.

No need to grab your wallet, mobile payments are quick, convenient and secure. For more information, please go to penneastfcu.org/mobilepayments.

MOBILE CHECK DEPOSIT HAS ARRIVED
Penn East FCU has added a new feature to our Mobile App to support our members’ busy lives! Use Mobile Check Deposit to deposit your check into your account without having to come into an office. Simply open the Penn East FCU mobile app, and choose “Check Deposit” to get started. Follow the prompts, take a picture of the check and it’s as easy as that!

DID YOU KNOW?
You can sign on to our Mobile App by Biometric Authentication! This means you can use your fingerprint or face scan instead of typing in your password on compatible devices. To see if your device is compatible, sign into our Mobile App, select “Profile” and “Enable Fingerprint or Face Authentication.”

If you do not have a compatible device you can set up a 4 digit PIN to replace your password. Sign into our Mobile App, select “Profile” and “Enable PIN Sign In.” There you will choose your 4 digit PIN.
Boost Your Credit Score!

Is your 2018 new year’s resolution to get your finances in order? Penn East FCU wants to help!

Join our Financial Fitness Challenge, where we will give you tips to:

► Boost your credit score
► Lower your payments

Sign up for our seminar where you can sit down with a loan officer to review your credit history, find out your credit score and possibly even lower your payments!

The next Financial Fitness Challenge will be held Tuesday, February 6 at 5:30 pm at our Davis Street Office, 720 Davis Street, Scranton PA 18505. Please make a reservation by calling Katelyn McManamon at 570-342-2720 or email at kmcmanamon@pefcu.coop.

Can’t make the seminar? Schedule an in-person credit review with a loan officer by calling 570-342-2720 ext. 552.

Penn East FCU had another successful Bake Sale on Friday, October 27th, 2017 and we were proud to donate our $540.00 bake sale profits to the Voluntary Action Center of NEPA’s Sock it to Us! Campaign. Plus, we also collected over 200 pairs of socks in our offices! Thanks to everyone who bought a treat or donated a pair of socks!

New Hours at our Wyoming County Offices

We are excited to announce our expanded hours to better serve our members, beginning January 1st, 2018!

FACTORYVILLE OFFICE: 99 COLLEGE AVE.
Monday through Thursday: 9 AM – 5 PM
Friday: 9 AM – 5 PM
6 PM

TUNKHANNOCK OFFICE: 130 BRIDGE ST.
Monday through Thursday: 9 AM – 5 PM
Friday: 9 AM – 5 PM
6 PM
Saturday: 9 AM – 1 PM
Balance Transfer Your HOLIDAY SHOPPING!

Transfer your Holiday Shopping Balances to a PEFCU Mastercard® Platinum Credit Card

Do you want to start paying down your high interest credit card balances from the busy holiday shopping season? Receive our balance transfer rate of 3.99% APR* for six months** when you transfer your credit card balances to your Penn East FCU Mastercard® Platinum Credit Card.

Don’t have a Penn East FCU Mastercard® Platinum Credit Card yet? Open one today to take advantage of our special balance transfer rate! Here are some reasons why you should have a Penn East FCU Mastercard® Platinum Credit Card:

- No Annual Fee
- No Cash Advance Fee
- No Balance Transfer Fee
- No Minimum Finance Fee

Interested in applying for a Penn East FCU Mastercard® Credit Card? Call (570) 342-2720 or stop by any location to speak to a loan officer today!

* APR = Annual Percentage Rate. Six-month 3.99% APR promotion for balances transferred is valid between January 1st, 2018 and March 31st, 2018. **The six month promotional period begins from the date the balance is transferred. After 6 months, the rate will revert back to the original annual percentage rate. The Annual Percentage Rate is the advertised rate and can vary based on creditworthiness. Your rates can be higher or lower depending on creditworthiness. Full details available at the credit union.

United Neighborhood Center Thanksgiving Food Baskets

Penn East FCU was proud to participate in the United Neighborhood Center Thanksgiving Food Basket Program on Monday, November 20th. Penn East FCU staff shopped for the items, then delivered the Thanksgiving dinners to local families.
Tips That’ll Help You with Identity Theft Protection

The more you know about identity theft and how to protect yourself, the better chance you have to not be a victim. SHERPA Identity Theft Protection is a service that is available for all Penn East FCU members that allows you to increase your security on your identity. Speak to a Member Service Representative about SHERPA Identity Theft Protection Services. Here are some tips that will help you protect yourself from some of the most common types of identity theft:

- **Take care of private, financial documents** – Remember to safeguard your paper documents such as your monthly bills and bank statements. Make sure you either file the copies you need or you shred the copies that you don’t want so they can’t be traced back to you.

- **Use different passwords** – For each online account you have, make sure you use a unique, strong password for each one that has at least 8 characters. Remember to also change passwords from time to time.

- **Watch out for phishing scams** – Make sure to be wary of emails asking for your personal information. Look for spelling errors and look over the sender’s email address. If it is an email address you don’t recognize, do not reply or click on any links in the email.

- **Check your credit report** – Every year, you should look over your credit report for any errors or incorrect information. At Penn East FCU, we will give you a FREE credit report check-up and we will help review it with you and see how you can improve your credit score!