



Penn East

Federal Credit Union

penneastfcu.org ▶ (570) 342-2720

FEDERALLY INSURED BY NCUA

No place like Home... for a Loan!

Make use of the available equity in your home!

Ready to get started with a Penn East FCU Home Equity Loan? It's simple, easy to do, and fast! Borrow against your home's available equity (minus the balance of your first Mortgage) with a great low, fixed rate for the life of your loan with the added bonus of:

- ▶ **NO Closing Costs**
- ▶ **NO Appraisal Fee**
- ▶ **NO Points**
- ▶ **NO Application Fee**

With these great low rates, you will be able to keep the CASH flowing! Springtime is a great chance to improve your home and even add a room on, consolidate debt, or take a great vacation with the help from Penn East FCU's Home Equity Loan. Take 1% off our Home Equity Rate. With Rates as low as 1.99% APR* for up to 60 Months when you utilize automatic loan payments through Direct Deposit! Kick in that spring fever because it's the perfect time to make your home start working for you!

Already have a Home Equity Loan from another institution? How about refinancing with us?

We will even give you \$100 to switch!**

Hurry! These special rates will expire on **June 30, 2018**. To apply for a Home Equity Loan, either call **570-342-2720** or stop by any location and speak with a loan officer.

*APR=Annual Percentage Rate. Loans are for qualified borrowers and the rate given is based on creditworthiness and loan payment through direct deposit. Rates are subject to change without notice. Minimum Home Equity Loan amount is \$1,000, maximum loan amount is 90% of appraisal value less mortgage balance is applicable. Primary PA residences only. Current Penn East FCU Home Equity Loans are excluded from this offer. Full details are available at the credit union. **Receive 1% of the refinanced loan amount up to \$100 at loan closing. Contact the credit union for details.



**ALSO IN
THIS ISSUE:**

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Business Products and Services | Introducing SecurLOCK™ Equip: Manage Your Cards on the Go! | Annual Meeting Notice**

Take 1% off
our Home Equity Rate with

Rates as low as

1.99% APR*

for up to 60 months

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Clarks Summit Festival of Ice

Penn East FCU was proud to participate in the 14th Annual Clarks Summit Festival of Ice! This year's theme was "The Wizarding World of Ice!" which brought Ginny Weasley to our Clarks Summit Office. The festival included 50 ice sculptures, live ice carvings and music during the Presidents' Day weekend.

We proudly offer Business Products and Services

Penn East FCU is a full-service business lender, offering a range of products to meet our business members' needs. Our business loan products include:

- ▶ Lines of Credit that give your company flexible, convenient access to cash for business needs;
- ▶ Term Loans that provide you with financial resources for expansion, added inventory, new equipment or anything else that can help your business grow;
- ▶ Business Mortgages for the purchase, refinance, development and/or renovation of real estate.
- ▶ Business Checking accounts (non-interest bearing and interest bearing) and business savings accounts.

Call Marie Beggin today at 570-342-2720 x260 to discuss our business products today!

Team Penn East went Bowling!

On Sunday, February 18th, Penn East FCU put together five teams for the 2018 NEPA Chapter of Credit Unions Bowling Tournament. The Bowling Tournament is held every year to raise money for local charities. This years' local charities were PA Credit Union Foundation, Meals on Wheels Pittston, Make-A-Wish Foundation, St. Francis of Assisi Scranton, and local area fire companies. We are always happy to participate to help out local charities!



Introducing SecurLOCK™ Equip: Manage Your Cards on the Go!

Penn East Federal Credit Union is pleased to announce our newest benefit to our members – SecurLOCK™ Equip App! As a benefit to you, we are providing free access for you to use the SecurLOCK™ Equip app to control your PEFCU debit and credit card. The SecurLOCK™ Equip app allows you to control how, when, and where your PEFCU cards are used.

Here are a few ways you can control your PEFCU cards:

- ▶ **Instant On/Off Switch** - Use the SecurLOCK™ Equip app to turn your cards on or off. With control comes peace of mind that your money is safe and sound, even if you misplace your card.
- ▶ **Location Controls** - Utilize your own location-based controls, including the ability to keep your card active around you using your phone's location as an indicator. In addition, define specific regions for card activity and block any unauthorized charges!
- ▶ **Merchant Controls** - Set your cards for purchases only at certain merchant types – grocery, retail, gas, etc.
- ▶ **Transaction Controls** - Enable specific types of transactions, depending on your expected card usage.
- ▶ **Spending Controls** - Want to limit a card to spend only a certain amount per transaction? Turn on spend controls to ensure that purchases that exceed the defined limit are denied.

Download the SecurLOCK™ Equip app for your smartphone now. It's available on the Apple App Store and the Google Play Store.



Before You Go, Let Us Know!

Planning a vacation or traveling out of the country this year? As a security feature to protect your account, transactions from different locations may be blocked. To eliminate this from happening to you while you are away, be sure to call Penn East FCU at (570) 342-2720 to let us know when and where you will be traveling. **We wish you safe and happy travels this year!**

Holiday Closings

MEMORIAL DAY: Monday, May 28

INDEPENDENCE DAY: Wednesday, July 4



Penn East Federal Credit Union

FREE Tax-Time Shredding Event!

Penn East FCU will host a FREE on-site Earth Day Shredding Event on Friday, April 20th from 10 a.m. – 2 p.m. in the Scranton Office parking lot at 441 N. 7th Avenue. This is a great time of the year to get rid of all those tax documents, credit cards, and bank statements, and other items which could be used to commit identity theft. Acceptable documents for shredding are limited to confidential and sensitive materials. Non-confidential materials such as books, magazines, newspapers, and other items should be recycled through your local municipal recycling program.

ANNUAL MEETING NOTICE

Penn East FCU's 80th Annual Meeting will be held on Wednesday, May 16, 2018 at 5:00 p.m. at the Administration Center located at 1300 Meylert Avenue, Suite 201, Scranton, PA 18509. All members are welcomed to attend. The meeting's agenda will include three members that are up for election to the Board of Directors in 2018. This year's nominees are Joseph Hogan, Ronald Baux, and Lisa Lesneski. Each member of the board will serve a three-year term.

IMPORTANT CHANGES TO YOUR ACCOUNT TERMS

Change in Terms: *The following represents a Change in Terms to Your Electronic Services Agreement and Disclosure and is effective 30 days after receipt of this notice. Please keep this Notice for Your records.*

The following provisions have been added to Your Electronic Services Agreement and Disclosure. All other terms and conditions remain unchanged:

Transaction Slips: Except for mail-in transactions and certain small-value transactions, You can get a receipt at the time You make any transaction to or from Your Account through the use of Your Card. When an electronic fund transfer has been made during the given month, You will receive a monthly statement to reflect all electronic fund transfers to or from Your Account during that statement period. In any case, You will receive a statement at least quarterly.

Fees: We may assess reasonable charges against Your Account for transactions performed at electronic terminals. If so, We will specify any charges for these or other types of electronic transactions, including automatic transfers, on an accompanying pricing document. We will explain the charges to You when You open Your Account. You will be provided with a fee schedule, and other specified information after Your Account is established. Additional fee schedules are available at any of Our office locations. When You use an ATM not owned by Us, You may be charged a fee by the ATM operator, or any network used, and You may be charged a fee for a balance inquiry even if You do not complete a fund transfer.

NEGATIVE INFORMATION NOTICE

As permitted by law, Penn East FCU may report information about your loan and deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

ERROR RESOLUTION

It is each member's responsibility to review statements promptly. In the event of an error or question about a transaction, we must hear from no later than 60 days after we send the statement on which the problem or error first appeared.

SCRANTON OFFICE

441 N. 7th Avenue, Scranton, PA 18503

LOBBY HOURS

Monday–Thursday: 9AM–5PM

Friday: 9AM–6PM

Saturday: 9AM–1PM

DRIVE-THROUGH WINDOW

Monday–Thursday: 7:30AM–5PM

Friday: 7:30AM–6PM

Saturday: 8:30AM–1PM

DAVIS STREET OFFICE

720 Davis Street,
Scranton, PA 18505

CLARKS SUMMIT OFFICE

1070 Northern Blvd,
Clarks Summit, PA 18411

LOBBY HOURS

Monday–Thursday: 9AM–5PM

Friday: 9AM–6PM

Saturday: 9AM–1PM

(Clarks Summit: teller services only)

DRIVE-THROUGH WINDOW

Monday–Thursday: 8AM–5PM

Friday: 8AM–6PM

Saturday: 8:30AM–1PM

TUNKHANNOCK OFFICE

130 Bridge Street,
Tunkhannock, PA 18657

FACTORYVILLE OFFICE

99 College Avenue,
Factoryville, PA 18419

LOBBY HOURS:

Mon.–Thurs.: 9AM–5PM

Friday: 9AM–6PM

Sat: 9AM–1PM

LOBBY HOURS:

Mon.–Thurs.: 9AM–5PM

Friday: 9AM–6PM

AUDIO RESPONSE SYSTEM (24-HOUR ACCOUNT INFORMATION)

Local: 570-343-6277

Toll Free: 800-341-6277

P: (570) 342-2720 ▶ F: (570) 342-3246

www.penneastfcu.org  

