



Main Office
605 Davis Street
Scranton, PA 18505
570-961-8953
FAX # 570-961-5010

Office Hours
Monday - Friday
8:00 a.m. to 5:00 p.m.
Saturday
9:00 a.m. to 12:00 p.m.

Central City
Corner of Linden and
N. Washington Avenue
Scranton, PA 18503
570-963-5908

Office Hours
Monday and Friday
8:30 a.m. to 4:30 p.m.
Tues. - Wed. - Thurs.
11:00 a.m. to 3:00 p.m.

THE **FIRST** EDITION

“Good News” Will Be Open On Saturdays

Auto Loan Special

Refinance your current Auto Loan financed at another institution, here.

Take 1/2% off our current rates.
Special runs April 1st thru June 30th

Vacation Loan Special

Borrow - \$2500.00 maximum.
8.00% for 12 months.
Special runs April 1st thru Aug. 31st.

ON-LINE DEBIT CARDS

If all goes as planned, effective **July 15, 2010**, our debit cards will be live.

What this means for members:

Deposits made to accounts will be available within minutes of the deposit, including ACH payroll deposits made early in the morning.

Transactions which withdraw funds from accounts, such as ACH, Automatic Transfers, Cash Withdrawals and Share Drafts will be immediately reflected on available balances on Members' cards.

Some situations may still allow members to overdraw their accounts, such as authorizations at gas pumps, but most will experience fewer chances to overdraw accounts.

NEW REGULATIONS FOR VISA CREDIT CARDS

All VISA applications must be accompanied by payroll stubs to verify income.

No VISA credit cards will be issued to anyone under the age of 21, without a parent or guardian on the application with them.

New applications are in process. Current applications are good until July 1, 2010 and have a note attached regarding pay stubs and income verification.

MAIN OFFICE
Re-Open on Saturdays
New Hours will be in effect
as of June 5, 2010

SATURDAY
9:00 a.m. to 12:00 p.m.

FRIDAY
8:00 a.m. to 5:00 p.m.

Diane Mancus
Editor

New Fee Schedule - starting May 1st 2010

New Fee Schedule - On Back

RATE WATCH

TERM (IN MONTHS)	RATE*
NEW VEHICLE	
24 months.....	as low as 4.25%
36 months.....	as low as 4.99%
48 months.....	as low as 5.75%
60 months.....	as low as 5.99%
USED VEHICLE	
24 months.....	as low as 5.25%
36 months.....	as low as 5.75%
48 months.....	as low as 5.99%
60 months.....	as low as 6.25%
ATV	
24 months.....	as low as 8.50%
36 months.....	as low as 8.50%
48 months.....	as low as 8.99%
60 months.....	as low as 9.99%
MOTORCYCLE	
24 months.....	as low as 8.50%
36 months.....	as low as 8.75%
48 months.....	as low as 8.99%
60 months.....	as low as 9.25%
PERSONAL	
24 months.....	as low as 9.50%
36 months.....	as low as 9.75%
48 months.....	as low as 9.99%
60 months.....	as low as 10.25%
SHARE SECURED	
24 months.....	as low as 4.00%
36 months.....	as low as 4.00%
48 months.....	as low as 4.00%
60 months.....	as low as 4.00%
HOME EQUITY	
1 - 5 years.....	as low as 4.50%
6 - 10 years.....	as low as 4.99%
11 - 15 years.....	as low as 5.99%

Rate may change without notice. Actual rates are based on creditworthiness of individual applicants. Rates printed above are lowest possible rates.



SHARE CERTIFICATE RATES

Term	APR*	APY*
6 months	.75%	.75%
1 year	1.00%	1.00%

Minimum deposit of \$1,000.00

* Annual Percentage rate. Share certificate rates subject to change without notice. Penalty for early withdrawal.

** APY = Annual Percentage Yield.



First Credit Union of Scranton

List of Fees as of May 1, 2010

Membership Fee	\$ 5.00
Checking Overdraft Fee	\$20.00
ACH Overdraft Fee	\$20.00
Debit Overdraft Fee	\$10.00
Stop Payment Fee	\$15.00
Stop Payment Series of Checks Fee	\$20.00
Deposited Check Return Fee	\$ 7.50
Check Copy Fee	\$ 2.00
Wire Transfer Fee	\$15.00
Visa Late Fee	\$30.00
Visa Overdraft Fee	\$15.00
PIN Mailer Fee	\$ 5.00
Lost/Stolen Card Fee	\$10.00
Replacement Card Fee (worn or damaged card)	\$ 5.00
Express Mailing Fee (2 day)	\$25.00
Early Club Withdrawal Fee (per withdrawal)	\$ 5.00
Account Research Fee (per hour)	\$20.00
Statement Printout Fee	\$ 2.00
Check Cashing Fee (if under \$100.00 minimum balance)	\$ 2.00
Inactivity Fee (Dormant) per month (no activity after 1 year).....	\$ 1.00 (balance under \$3000.00)