



**Penn East**  
Federal Credit Union



# Vacation Loan **SALE**

## Don't Flip Flop on Your Summer Plans!

Take advantage of our Vacation Loan Sale.  
**Speak to a loan officer today to start  
your FREE application!**

Rates as low as  
**4.49%<sup>APR\*</sup>**

*for 12 months when you utilize  
automatic loan payments  
through direct deposit.*

*\$4,000 maximum*

*Other rates  
and terms  
are available!*

\*APR=Annual Percentage Rate. The Annual Percentage Rate is the advertised rate. Rate and loan approval based on creditworthiness. Rate is subject to change without notice. Full details available at the credit union. Loans are for qualified borrowers and the rate given is based on creditworthiness and loan payment through direct deposit.

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## PENN EAST FCU 2019 SCHOLARSHIP

### **Congratulations to our 2019 Penn East FCU Scholarship Winners!**

Penn East FCU is pleased to announce the 2019 Scholarship Winners! They are:

**ALBERT THOMAS**

*North Pocono High School*

**LILLIAN THOMPSON**

*North Pocono High School*

**JARED FERNANDEZ**

*Tunkhannock Area High School*

Each student has received a \$2,500 scholarship for their winning essays, academic excellence, citizenship, and community and school involvement. Applications for our 2020 Scholarships will be available on [www.penneastfcu.org](http://www.penneastfcu.org) starting Friday, November 1, 2019.

### **Penn East FCU's Financial Reality Fair**

Penn East FCU held a Financial Reality Fair at West Scranton High School on Wednesday, May 8 for over 120 students. The Reality Fair concept is a unique opportunity for high school students to experience some of the financial challenges they will face when they start life on their own after school.

## 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 summer!

## Summer Reading Program

Penn East FCU will be holding a Summer Reading Program from July 1st, 2019 to August 31st, 2019. We want to help our young members read more books during their time off from school! Any potential or existing youth member is eligible to join between the ages of 5-17. For every youth member that reads ten books this summer, Penn East FCU will deposit \$10 into a new or existing savings account. They will need to fill out a form which can be downloaded at Penn East FCU's website at [www.penneastfcu.org](http://www.penneastfcu.org). We hope to help our young members prepare for their futures any way we can.



## Don't Let a Wrecked Vehicle Wreck your Finances

Guaranteed Asset Protection (GAP) is a great way to protect your finances if the value of your vehicle is less than the amount of your car loan. A good rule of thumb is to assume your new vehicle will depreciate more than 20% after the first year you own it, half of which occurs the minute you drive it off the lot.\* This leaves a gap between what you owe on your loan and the value of your vehicle if it's deemed a total loss due to an accident or theft. Our GAP program may reduce or eliminate the gap between what your vehicle insurance will pay and what you owe on your loan. Plus, it helps you get into your next vehicle by reducing your loan at the credit union by \$1,000.

Contact us today to learn more about adding GAP Plus to your vehicle loan so you can worry less about tomorrow.

\*Car Depreciation: How Much Value Will a New Car Lose? CARFAX, Nov 9, 2018. Your purchase of MEMBER'S CHOICE™ Guaranteed Asset Protection (GAP), is optional and will not affect your application for credit or the terms of any credit agreement you have with us. Certain eligibility requirements, conditions, and exclusions may apply. You will receive the contract before you are required to pay for GAP. You should carefully read the contract for a full explanation of the terms. If you choose GAP, adding the GAP fee to your loan amount will increase the cost of GAP. You may cancel GAP at any time. If you cancel GAP within 90 days you will receive a full refund of any fee paid. GAP purchased from state-chartered credit unions in FL, GA, IA, RI, UT, VT, and WI, may be with or without a refund provision. Prices of the refundable and non-refundable products are likely to differ. If you choose a refundable product, you may cancel at any time during the loan and receive a refund of the unearned fee. GAP purchased from state-chartered credit unions in CO, MO, or SC may be canceled at any time during the loan and receive a refund of the unearned fee. GAP purchased from state-chartered credit unions in IN may be with or without a refund provision. If the credit union offers a refund provision, you may cancel at any time during the loan and receive a refund of the unearned fee. GAP-2454900.1-0319-0421© CUNA Mutual Group, 2019. All Rights Reserved.

# Make the Switch to eStatements Promotion

Avoid the \$1.00\* fee effective October 1st!

From now until September 30, when you make the switch from paper statements to eStatements, we will credit **\$5\*\*** to your savings account!

## ESTATEMENT BENEFITS:

- FREE to members with online banking
- View, print, or download your account statements at your convenience
- Fast statement delivery, no more waiting on snail mail
- Available earlier than your mailed statements
- Receive a monthly email when your eStatement is ready
- Avoid the \$1.00\* fee for mailed paper statements effective October 1st by signing up for eStatements and going paperless

*NOTE: You must be signed up for online banking to receive eStatements.*

\*\$1.00 mailed paper statement fee effective October 1, 2019. Paper statements will remain free for members 24 and under or 65 and older.  
\*\*\$5 deposit will be made to your savings account on October 31, 2019.

## HOW TO SIGN UP FOR ESTATEMENTS:

1. Sign into Online Banking
2. Choose the *Documents Tab*
3. Choose your delivery preference as *Email Only*
4. Validate your email address
5. View and accept the Terms of Use
6. And finally, click *Save Preferences*

After this, an email will be sent to the email you verified above. You will need to click the link to confirm your changes. You can change your delivery preferences at any time by simply clicking the *Change Delivery Preferences* tab under the *Documents Tab*.

## We Have the Right Credit Card for You

Take advantage of our PEFCU Mastercard Platinum Credit Card with enhanced EMV chip security.

RATES AS LOW AS  
**9.99% APR**<sup>\*\*\*</sup>

Your Mastercard Platinum includes:

- ▶ **NO Annual Fee**
- ▶ **NO Transaction Fees**
- ▶ **NO Cash Advance Fee**
- ▶ **NO Minimum Finance Fee**
- ▶ **NO Balance Transfer Fee**

Speak to a loan officer today and apply for your PEFCU Mastercard Platinum Credit Card!



## Holiday Closings

**INDEPENDENCE DAY**  
Thursday, July 4

**LABOR DAY**  
Monday, September 2

**COLUMBUS DAY**  
Monday, October 14

\*\*\*APR= Annual Percentage Rate. The Annual Percentage Rate is the advertised rate and can vary based on creditworthiness. Your rate can be higher or lower depending on creditworthiness. Rates and terms are subject to change without notice.

# SeniorSafe:

## Protect your Money and Accounts from Scams, Exploitation, and Identity Theft

Senior fraud is much more common than we think. Senior financial exploitation or fraud is the illegal or improper use of a senior's resources for another's profit or advantage. Exploitation usually involves someone the senior knows, such as a family member or caregiver. Fraud is usually perpetrated by a stranger, such as a telemarketer or investment promoter.

### Preventive Steps You Can Take to Protect Yourself:

- 1 Limit phone calls from strangers.** Do not accept calls from any person you don't know. Use Caller ID, and don't answer an unknown number. Studies show that consumers who answer unsolicited calls are much more likely to be scammed than those who ignore these calls.
- 2 Never give out your personal information to strangers** in response to texts, emails, or calls, regardless of who they claim to be or who they claim as their employer.
- 3 Never wire money to strangers under any circumstances**, regardless of who they claim to be or how urgent they claim the situation is.
- 4 Review your financial account statements at least monthly** and contact your financial institution, credit card issuer, or another provider immediately if you see unauthorized transactions or other issues.
- 5 Monitor your credit report annually.** Visit a loan officer at Penn East FCU for a FREE credit review.
- 6 Consider enlisting a trusted family member** or reputable bill-paying service. Consult your local Area Agency on Aging for help with routine payments.
- 7 Use caution when utilizing joint accounts** as a method of planning for incapacity or getting help with paying your bills. You and the other person are equal owners and have equal access. Talk to your financial institution, attorney, or your local Area Agency for Aging to learn about all of your options for assistance with your finances.
- 8 Execute a power of attorney** only if you can appoint an agent you trust completely and only after consultation with an attorney. Be aware of gifting clauses in power of attorney documents. You can and should limit the power you give your agent. Only grant authority that is absolutely necessary.
- 9 Never convey or quitclaim an interest** in real estate without consulting an attorney.
- 10 Use a document shredder** for all discarded paperwork and credit card offers.

### ADD OR VERIFY YOUR EMAIL ADDRESS

Is your email address on your PEFCU account? Is your email address updated? Add or verify today to stay connected to Penn East FCU and find out the latest news happening at your credit union! Add or update your email address on Online Banking or call 570-342-2720.

### FEE UPDATE - EFFECTIVE OCTOBER 1, 2019

Mailed Paper Statement - \$1.00; FREE for members 24 and under or 65 and older.



**Penn East**  
Federal Credit Union

#### SCRANTON

441 N. 7th Avenue, Scranton, PA 18503

##### Lobby Hours

Monday–Thursday: 9 a.m.–5 p.m.

Friday: 9 a.m.–6 p.m.

Saturday: 9 a.m.–1 p.m.

##### Drive-Through Window

Monday–Thursday: 7:30 a.m.–5 p.m.

Friday: 7:30 a.m.–6 p.m.

Saturday: 8:30 a.m.–1 p.m.

24-Hour Drive-Through ATM

#### DAVIS STREET

720 Davis Street,  
Scranton, PA 18505

#### CLARKS SUMMIT

1070 Northern Blvd,  
Clarks Summit, PA 18411

##### Lobby Hours

Monday–Thursday: 9 a.m.–5 p.m.

Friday: 9 a.m.–6 p.m.

Saturday: 9 a.m.–1 p.m.

(Clarks Summit: teller services only)

##### Drive-Through Window

Monday–Thursday: 8 a.m.–5 p.m.

Friday: 8 a.m.–6 p.m.

Saturday: 8:30 a.m.–1 p.m.

24-Hour Drive-Through ATM

#### TUNKHANNOCK

130 Bridge Street, Tunkhannock, PA 18657

##### Lobby Hours

Mon.–Thurs.: 9 a.m.–5 p.m.

Friday: 9 a.m.–6 p.m.

Sat: 9 a.m.–1 p.m.

24-Hour Walk-Up Outdoor ATM

#### FACTORYVILLE

99 College Avenue, Factoryville, PA 18419

##### Lobby Hours

Mon.–Thurs.: 9 a.m.–5 p.m.

Friday: 9 a.m.–6 p.m.

#### 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](http://www.penneastfcu.org)  

