



**Penn East**  
Federal Credit Union  
FEDERALLY INSURED BY NCUA

# GET AHEAD AND SAVE!



# 2.99% APR\*

on balance transfers  
for six months!

## Transfer your holiday balances to your **PENN EAST PLATINUM CREDIT CARD**

Use your Penn East Platinum Credit Card from January 1 – March 31 and receive this special 2.99% APR\* for six months on balance transfers.

\*APR = Annual Percentage Rate. The Annual Percentage Rate is the advertised promotional rate. The promotional 2.99% APR applies to qualified balance transfers completed between January 1, 2021 – March 31, 2021. The promotional rate remains in effect for 6 statement cycles and then the remaining balance at the end of the promotional period will be migrated to the standard rate. Your standard rate will vary based on creditworthiness. Full details at the credit union.

ALSO IN  
THIS ISSUE:

Refinance Your Business / Online Services / 2021 Penn East Scholarship / Election Notice  
Penn East FCU Donates to Seven Loaves Soup Kitchen / Privacy Notice / Holiday Closings

# Take Advantage of the **Online Services!**



## **Penn East** **SCHOLARSHIP**



### High School Seniors: There's Still Time to Apply!

Penn East FCU is proud to recognize the achievements of three area students through a \$2,500 scholarship. Visit [www.penneastfcu.org](http://www.penneastfcu.org) to download an application. Completed applications are due no later than Monday, February 1st, 2021. Only fully completed applications with the required documents will be considered.

### Board of Directors **Election Notice**

The credit union's nominating committee has nominated incumbent **Lisa Lesneski** for a Board of Directors position that's up for election in 2021. Additional nominations for vacancies may be made by petition when signed by 1% of members. The petition should also include a signed certificate. The closing date for receiving nominations by petition is Friday, February 26th, 2021. The election will not be conducted by mail ballot, but will take place at the annual meeting. Nominations from the floor are not allowed when the number of nominees equals the number of positions to be filled.

### Penn East FCU Donates **to Seven Loaves Soup Kitchen**

Penn East FCU was proud to donate cereal, bottled water, Gatorade, paper towels, toilet paper, and tissues to Seven Loaves Soup Kitchen in Tunkhannock. We are here to help our communities!



#### **ONLINE LOANS**

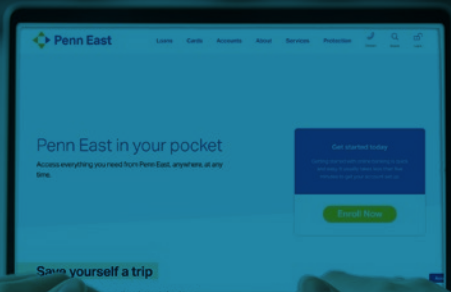
Looking to apply for a loan with Penn East FCU? You can now apply online from the credit union that you trust from your home or on your mobile device – Available 24/7!

#### **ONLINE MEMBERSHIP**

You can become a member whenever and wherever! Existing Penn East FCU members can add savings accounts, open new certificates, and even add a money market account from our online services!

#### **ONLINE BANKING & MOBILE APP**

Access your account anywhere through our safe and secure Online Banking services! View your account balances, loan balances, and bill pay. Transfer funds throughout your account and other PEFCU accounts. Deposit checks into your account from your smartphone. Photograph a check with the camera and deposit it electronically to your PEFCU account.





# REFINANCE YOUR BUSINESS LOANS

***Let Penn East FCU Help Your Business!***

*Take advantage of our low rates today. We can refinance your business loans to meet your needs.*



## **COMMERCIAL MORTGAGE LOANS**

For the purchase or renovation of real estate



## **LINES OF CREDIT**

Giving you flexible, convenient access to cash for your business needs



## **INVESTMENT MORTGAGE LOANS**

To give your business an alternate source of income



## **TERM LOANS**

Providing you with the financial resources to help your business grow

### **APPLY BY PHONE:**

Call **570-342-2720 ext. 260** to speak with Marie Beggin, VP of Business Lending

**OR**

### **VISIT A BRANCH:**

Speak with a loan officer today



# PRIVACY Notice

CURRENT POLICY  
AS OF DECEMBER 2020



**Penn East**  
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WHAT WE DO	
<b>HOW DOES PEFCU COLLECT MY PERSONAL INFORMATION?</b>	We collect personal information, for example, when you: <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Pay bills or apply for loans</li> <li>• Use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus or other companies.
<b>WHY CAN'T I LIMIT ALL MY SHARING?</b>	Federal law gives you the right to limit only: Sharing for affiliates' everyday business purposes and information about your creditworthiness.
DEFINITIONS	
<b>AFFILIATES</b>	Penn East Federal Credit Union has no affiliates.
<b>NON-AFFILIATES</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• Consumer reporting agencies</li> <li>• Check/share draft processors</li> <li>• Financial statement publishers</li> <li>• Plastic card processors</li> <li>• Government agencies</li> </ul>
<b>JOINT MARKETING</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you.

FACTS WHAT DOES PEFCU DO WITH YOUR PERSONAL INFORMATION	
<b>WHY</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what to do
<b>WHAT</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security Number</li> <li>• Income</li> <li>• Assets</li> <li>• Employment Information</li> <li>• Credit History and Score</li> </ul> When you are no longer our member, we continue to share your information as described in this notice.
<b>HOW</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information, the reasons PEFCU chooses to share, and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES PEFCU SHARE?	CAN YOU LIMIT THE SHARING?
<b>FOR OUR EVERYDAY BUSINESS PURPOSES</b> – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	YES	NO
<b>FOR MARKETING PURPOSES</b> – To offer our products and services to you	YES	NO
<b>FOR JOINT MARKETING WITH OTHER FINANCIAL COMPANIES</b>	NO	WE DON'T SHARE
<b>FOR OUR AFFILIATES' EVERYDAY BUSINESS PURPOSES</b> – Information about your transactions and experiences	NO	WE DON'T SHARE
<b>FOR OUR AFFILIATES' EVERYDAY BUSINESS PURPOSES</b> – Information about your creditworthiness	NO	WE DON'T SHARE
<b>FOR OUR NON-AFFILIATES TO MARKET TO YOU</b>	YES	YES

## 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**  
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**      **CLARKS SUMMIT**  
720 Davis Street,      1070 Northern Blvd,  
Scranton, PA 18505      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.

**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.

**FACTORYVILLE**  
10 College Avenue, Factoryville, PA 18419

**LOBBY HOURS**  
Mon.–Thurs.: 9 a.m.–5 p.m.  
Friday: 9 a.m.–6 p.m.  
Two 24-Hour Walk-Up Outdoor ATMs

**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)



## HOLIDAY CLOSINGS

**New Year's Day** Friday, January 1 | **Martin Luther King Jr. Day** Monday, January 18  
**Presidents' Day** Monday, February 15