



Penn East
Federal Credit Union
FEDERALLY INSURED BY NCUA



OPEN THE DOOR TO POSSIBILITIES

with a Penn East FCU Home Equity Loan!

Use the equity in your home to cover home renovations, or other expenses all while enjoying a fantastic rate.

PLUS:

- ▶ NO CLOSING COSTS
- ▶ NO POINTS
- ▶ NO APPRAISAL FEE
- ▶ NO APPLICATION FEE

Visit penneastfcu.org, call us at 570-342-2720, or stop into any office location to start your FREE application today!

*APR=Annual Percentage Rate. Loans are for qualified borrowers and the rate given is based on creditworthiness. Rates are subject to change without notice. No further rate discounts apply. Minimum Home Equity Amount is \$10,000, maximum loan amount is 80% of appraisal value less mortgage balance if applicable. Primary PA residences only. Current Penn East FCU loans must include \$10,000 in new money. Full details are available at the credit union.



**ALSO IN
THIS ISSUE:**

Debt Protection / Experian Boost / Annual Meeting Notice / Gift Card Raffle
Refinancing Your Mortgage / The Right Credit Card for You / Gift Card Scams
Negative Information Notice / Error Resolution

**Home equity
rates as low as**

1.99%^{APR*}

*for up to 48 months \$10,000
minimum loan amount or
\$10,000 minimum
in new money*

Does Your Family Have a **Safety Net** If the Unexpected Hits?

Life can be wonderful. But it can also get complicated when unexpected things happen. Protecting your loan balance or loan payments against [death, disability or involuntary unemployment] could help protect your finances.

This protection could cancel your loan balance or loan payments up to the contract maximums so your family can worry a little bit less about tomorrow. It's simple to apply for CUNA Mutual Group. It's voluntary and won't affect your loan approval.

SIGN UP FOR EXPERIAN BOOST AT [EXPERIAN.COM](https://experian.com)
IT'S QUICK AND EASY!

Raise your Credit Score **with Experian Boost**

Connect your Penn East account to Experian Boost and pay your bills securely and privately. Choose and verify the positive payment history you want added to your credit file. You will see your boost results instantly!

Experian Boost is completely free and can increase your credit scores fast. Credit repair may cost you thousands of dollars and only help fix inaccuracies, which you can do yourself for free. FICO® Scores are used by 90% of top lenders and you need six months of credit history to get a FICO® Score in order to better assess your creditworthiness over time.

Annual Meeting **Notice**

Penn East FCU's 83rd Annual Meeting will be held on May 25, 2021 at 4:30 p.m. at the Administration Center located at 851 Commerce Boulevard, Dickson City, PA 18519. All members are welcomed to attend. The meeting's agenda will include one member that is up for election to the Board of Directors in 2021. This year's nominee is Lisa Lesneski. Each member of the board will serve a three-year term.

Gift Card Raffle for **Small Local Businesses**

TUNKHANNOCK
Pompey Pizza & The Fireplace
FACTORYVILLE
Gins Tavern & Bella Pizza

DAVIS ST
Café Rinaldi, Dino & Francesco & Grande Pizza

SCRANTON
Vincenzo's Pizzeria,
Nearra's Pizzeria,
Fratelli's Restaurant,
Bar Pazzo & The Loading Dock

CLARKS SUMMIT
Colarusso's, Rosario's
& State Street Grill



PENN EAST FCU WAS HAPPY TO HELP THESE SMALL BUSINESSES!

Thinking About Refinancing Your Mortgage?*

Find out how much you will save with Penn East FCU! We can help you save money by shortening your mortgage term or lowering your monthly payment.



**HISTORICALLY
LOW RATES**



**APPLY IN AS LITTLE
AS 20 MINUTES**



**EASY, ONLINE
APPLICATION**

Visit the Mortgage Center
at penneastfcu.org
to apply online!

OR

Call us at **570-342-2720**
ext. 552 to speak with a
loan officer today!

*All loans are subject for
approval. Full details at
the credit union.



As low as
9.99% APR*

We have the Right Credit Card for You!

Take advantage of our Penn East FCU Mastercard Credit Card with rates as low as 9.99% APR*. Don't have a PEFCU credit card yet? PEFCU credit cards include:

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

Speak to a loan officer today at 570-342-2720 ext. 552!

*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.

BE AWARE OF Gift Card Scams

We've noticed here at Penn East that members are experiencing more gift card scams, especially during the 2020 holiday season. Here is some information that can help you better understand how this type of scam works.

Fraudsters have found ways to use gift cards to their advantage. If anyone demands that you go get Walmart, iTunes or other gift cards to pay a debt, bill or fee for service or to help a friend or relative in trouble, it's a sure sign of fraud.

Fraudsters are also using the cash on the gift cards before the people that have legitimately purchased them. The scammer enters the card numbers and PINs into a computer program that repeatedly checks the retailer's website and notifies them when someone buys and loads a compromised card. The fraudsters can then spend or transfer the money on the card or cash it in before the gift card buyer has a chance to use it.

Another way fraudsters are scamming is through email and text message saying that you've won a gift card. To claim it, they ask you to provide contact information through to a website. The scammers can then install viruses on your computer and use your data for identity theft or sell it to marketers.

HOW TO PROTECT YOURSELF:

1

BUY CARDS from the businesses where they can be used.

2

BUY GIFT CARDS directly from the issuing business.

3

DON'T GIVE personal information to anyone in exchange for a gift card.

4

DELETE any unsolicited email or text message offering you a gift card, without responding.

5

DON'T BUY the top gift card right off the rack. That's where impatient scammers usually put doctored cards, the BBB says.

6

CAREFULLY EXAMINE any card you are considering buying at a physical store. It's safer to buy from places that keep gift cards behind the counter.

7

DON'T GIVE gift-card information to callers claiming to be from government agencies, utilities or tech companies. Only scammers ask you to pay fees, back taxes or bills for services with gift cards.

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.



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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.

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

PO Box 484, 10 College Avenue Suite 100,
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



HOLIDAY CLOSINGS

Memorial Day Monday, May 31 | Independence Day Sunday, July 4