



Penn East
Federal Credit Union

SCRANTON OFFICE: 441 N. 7th Avenue

CLARKS SUMMIT OFFICE: 1070 Northern Boulevard

DAVIS STREET OFFICE: 720 Davis Street, Scranton

FACTORYVILLE OFFICE: PO Box 484, 10 College Avenue Suite 100

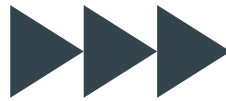
TUNKHANNOCK OFFICE: 130 Bridge Street

penneastfcu.org
570-342-2720



Federally insured by the NCUA

Checking Accounts



Welcome to
better-than-ever
checking!



Penn East
Federal Credit Union
FEDERALLY INSURED BY NCUA

Exceptional checking options

CHOOSE THE TYPE OF ACCOUNT THAT IS RIGHT FOR YOU.

We're sure you'll agree that our checking services are better than any you've ever had!

	FREE CHECKING	ADVANTAGE	PREMIER
▶ DIRECT DEPOSIT	Not required	Not required	Not required
▶ NUMBER OF FREE ATM TRANSACTIONS	8 ⁴	Unlimited ³	Unlimited ³
▶ MINIMUM MAINTAINED BALANCE	\$0	\$2,500 in checking	\$15,000 in total account
▶ FREE CHECKS	First box at account opening ²	Free ²	Free ²
▶ NSF FEE	\$29	\$29	\$29
▶ NSF FEE MONTHLY FEE FOR FALLING BELOW MINIMUM BALANCE	Not applicable	\$5	\$5
▶ INACTIVE FEE	\$5 per month after 1 year of inactivity	None	None
▶ OVERDRAFT FROM SAVINGS FEE	\$3	\$0	\$0
▶ OVERDRAFT FROM LINE OF CREDIT¹	\$0	\$0	\$0
▶ ONLINE BILL PAYER	FREE	FREE	FREE
▶ INTEREST RATE	No Interest	Earns interest	Earns interest

▶ Call us at **(570) 342-2720**
for more details.

¹ Overdraft Line of Credit is a personal line of credit attached to your checking account. Subject to credit worthiness. There are no transaction fees, however, interest will accrue from the time an advance is made until the balance is paid in full. ² Free checks must be the basic (LIDS) check. The cost for any other style is the responsibility of the member. ³ Fees may be assessed by non-Penn East FCU-affiliated ATM owners. ⁴ After the first eight free transactions, ATM/Pin-Based transactions are \$1.50 each. In addition, fees may be assessed by non-Penn East FCU-affiliated ATM owners.



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