



Penn East
Federal Credit Union
FEDERALLY INSURED BY NCUA

**RECEIVE
UP TO**

\$1000

SAVE MONEY

**BY LOWERING YOUR AUTO
RATE WITH PENN EAST!**

We may be able to beat your current auto loan rate by 0.50% APR* to a minimum of 1.99% APR*.

Plus, receive up to \$100 at loan closing!**

Stop into any location or speak with a loan officer at 570-342-2720 to refinance your auto loan today!



*APR=Annual Percentage Rate. PEFCU Loans are excluded from the refinance offer. Auto loan must be at least 90 days old to refinance. Rates and terms are subject to change without notice. Contact the credit union for full details. **Receive 1% of the refinanced loan amount up to \$100 at loan closing.

**ALSO IN
THIS ISSUE:**

**Home Buying & Refinancing Promotion / 2022 PEFCU Scholarship
Platinum Mastercard Credit Card Holiday Promotion / International Credit Union Day
Debt Protection / PEFCU Hosts Ice Cream Truck**



Penn East SCHOLARSHIP

• 2022 •

PENN EAST FCU IS PROUD TO RECOGNIZE THE ACHIEVEMENTS OF THREE AREA STUDENTS THROUGH A \$2,500 SCHOLARSHIP.

The award is based on their essays, academic excellence, citizenship, community and school involvement. Applications for our 2022 scholarships will be available online beginning Monday, November 1st.

WHO IS ELIGIBLE?

Graduating high school seniors who will enroll in a full-time undergraduate program during the 2022-2023 school year at an accredited two or four year U.S. college/university or vocational/technical school are eligible. Students must be a member of Penn East FCU or have a parent or guardian who is a member (active and in good standing). Children of the Board of Directors or children of Penn East FCU employees are not eligible.

HOW TO APPLY?

Visit penneastfcu.org to download an application beginning Monday, November 1st. Students will be required to submit their application forms, essays, high school transcripts (may be sent under separate cover), and three letters of recommendation.

The required information may be submitted in person or by mail to:

PENN EAST FCU
851 COMMERCE BOULEVARD
DICKSON CITY, PA 18519

Completed applications are due no later than **Tuesday, February 1st, 2022**. Only fully completed applications with the required documents will be considered. **Good Luck!**



BUYING A HOME OR 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**

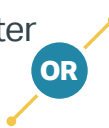


**APPLY IN AS LITTLE
AS 20 MINUTES**



**EASY, ONLINE
APPLICATION**

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



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



*All loans are subject to approval. Contact the credit union for full details.

Make Your Holiday Shopping Easier with Your PEFCU PLATINUM MASTERCARD CREDIT CARD!



The holiday season is coming up soon and your PEFCU credit card to help you with your holiday spending. Use your PEFCU Platinum Mastercard Credit Card from November 1– December 31 and receive this special 3.99% APR* for six months on purchases. It's a great way to get into the holiday spirit!

3.99% APR*

for six months
on new purchases!

*APR=Annual Percentage Rate. The Annual Percentage Rate is the advertised rate and can vary based on creditworthiness. The promotional 3.99% APR applies to qualified purchase transactions completed between November 1, 2021–December 31, 2021. Discounted rate remains in effect for 6 statement cycles unless your account becomes 60 or more days delinquent, then this promotional offer will terminate and the purchase balance for the promotional time period will revert back to your standard rate. The remaining balance at the end of the promotional period will be migrated to the standard term. Full details available at the credit union.

International Credit Union Day

FREE SHREDDING EVENT:
THURSDAY, OCTOBER 21
10AM-2PM
Scranton Office Parking Lot

INTERNATIONAL CREDIT UNION DAY WILL BE HELD ON THURSDAY, OCTOBER 21, 2021.

For this year, Penn East FCU will host a FREE on-site Shredding Event from 10am–2pm in the Scranton Office parking lot at 441 N. 7th Avenue. This is a great time of the year to get rid of tax documents, credit card and bank statements, and other items which could be used to commit identity theft. Acceptable documents for shredding are limited to confidential and sensitive materials. Non-confidential materials such as books, magazines, newspapers, and other items should be recycled through your local municipal recycling program.





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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 involuntary unemployment; a covered accident or serious illness; or even death could help protect your finances.

MEMBERS CHOICE Borrower Security could cancel your loan balance or loan payments up to the contract maximums so your family can worry a little bit less about tomorrow. Enrollment is easy. It's voluntary and won't affect your loan approval.

Your purchase of MEMBERS CHOICE is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative, or refer to the Member Agreement for a full explanation of the terms of CUNA Mutual Group. You may cancel the protection at any time. If you cancel protection within 30 days you will receive a full refund of any fee paid.

PEFCU hosts **Ice Cream Truck**

Penn East was happy to host an ice cream truck event for the children and staff at the Boys & Girls Club of Northeastern Pennsylvania in Scranton.

During the summer, Penn East has raised over \$1,300 from employee dress down days!



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

penneastfcu.org    



HOLIDAY CLOSINGS

Columbus Day

Monday, October 11

Veterans' Day

Thursday, November 11

Thanksgiving

Thursday, November 25

Christmas Eve

Friday, December 24

Closing at 1:00 pm

Christmas

Saturday, December 25

New Year's Eve

Friday, December 31

Closing at 1:00 pm

New Year's Day

Saturday, January 1