

Get the Cash. Book the Trip.



Create Family Memories.

Dear Valued Member,

Let's face it, life's been hectic, and you deserve to unwind. Do your heart a favor and make time for a rejuvenating family getaway. The perfect vacation is when you come home feeling refreshed and renewed but not worried about how you will pay for it either.

That's where our low-rate vacation loan can help! Get started today.

VACATION LOAN SPECIAL RATE

AS LOW AS **4.99%** APR*

FOR UP TO 12 MONTHS | \$5,000 MAXIMUM



Apply online at
pennestfcu.org



Give us a call at
570-342-2720



Stop by at any of our
5 Penn East locations

* 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 are available at the credit union. Loans are for qualified borrowers and the rate given is based on creditworthiness. Estimated monthly payment of \$85.62 per \$1,000 borrowed at 4.99% APR for 12 months

Find your family home with Penn East and get

\$500 OFF

closing costs.*

MORTGAGES



REFINANCES



*The \$500 off closing cost promotion applies only to approved primary residence purchases and refinancing mortgage with Penn East FCU that exceeds \$150,000.00 or more. The \$500 credit will be applied to closing costs when the loan is closed. Mortgage and refinance applications must be received before October 31, 2022. Member must pay any mortgage satisfaction fees at loan termination. Property insurance is required. Loans are subject to credit approval. Rates and terms are subject to a review of applicant's credit. This promotion may end at anytime.

Diaper Drive Results

Thanks to everyone who helped and donated to our Mother's Day Diaper Drive. We set a small goal of 1,500 diapers, and with everyone's help, we hit 5,000 diapers, 9,000 baby wipes and \$700 cash donation for Maternal & Family Health Services Nurse-Family Partnership! People helping people is the credit union way!

"We are so grateful to the staff and members of Penn East FCU for supporting our Nurse-Family Partnership clients," said MFHS President and CEO, Maria Montoro Edwards, PhD, *"The response was incredible, and will make such a difference to the at-risk mothers and children we serve."*



Back Row: Lynn Laurie, NFP Nurse Supervisor; Cheryl Kramer, NFP Nurse; Marie C Beggin, Vice President of Commercial and Consumer Lending Penn East FCU; David Saxton, AVP of Marketing Penn East FCU; Brenda Grunza, NFP Nurse; Debbie Rutkoski, NFP Nurse; Lynn Mylet, NFP Nurse; Mary Amico, NFP Nurse; Maria Montoro Edwards, MFHS President & CEO. Front Row: Ann Jones, Director of NFP; Catherine Evans, NFP Nurse; Ann Marie Jennings, NFP Nurse Supervisor; Lorianne Masi, NFP Nurse

2022 Scholarship Winners

Penn East FCU is pleased to announce the 2022 Scholarship Winners! Each student received a \$2,500 scholarship for their winning essays, academic excellence, citizenship, community and school involvement.



Olivia Dougher
West Scranton
High School



Aidan Tomczyk
Scranton
High School



Sofia Flores-Weidner
Scranton
Preparatory School



Before You Go, Let Us Know!

Planning a vacation 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 our Summer Reading Program from July 1st, 2022 to August 31st, 2022. We are here to help our young members read more books and to stay educated during this time! 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 their new or existing youth savings account. They will need to fill out a list of their ten books which can be downloaded at www.penneastfcu.org and then bring it into any office.

Happy Reading!

Fee Schedule

EFFECTIVE MAY 25, 2022

SAVINGS ACCOUNT FEES

Each member must maintain at least a \$5.00 minimum balance at all times to remain an active member.

Inactivity Fee (No account activity for 2 years)	\$20.00 per quarter
Excessive Transaction Fee (greater than 6 transactions per month)	\$1.00 per transaction

CHECKING ACCOUNT FEES

Overdraft Transfer Fee	\$4.00*
Inactivity Fee (No account activity for 1 year)	\$5.00 per month
Stop Payment	\$20.00
Returned Item Fee	\$29.00
Second Chance Checking Fee	\$7.00 per month
NSF Fee	\$29.00
Courtesy Pay	\$29.00
NSF Maximum Daily Charges	\$87.00

*Members with Advantage Checking or Premier Checking do not pay an overdraft transfer fee.

ACH FEES (Automatic Clearing House)

ACH Origination	\$5.00
ACH Stop Payments	\$20.00
NSF Fee	\$29.00

MONEY MARKET ACCOUNT FEES

NSF Fee	\$29.00
Excessive Transaction Fee (greater than 6 transactions per month)	\$1.00 per transaction

DEBIT/ATM CARD FEES

Rush Replacement Card Fee	\$15.00
Debit/ATM PIN-based Transactions 1-8 per month	Free*
Debit/ATM PIN-based Transactions 9+ per month	\$1.50 each*
Surcharge (for Non-Members Only)	\$3.00

*Transactions include when card is used as an ATM card in an ATM Machine or used in a PIN-based Transaction at the Point-of-Sale. Foreign machines may surcharge for using their machine. There is a \$500.00 daily (24-hour) limit for all Debit Card Transactions. Members with Advantage Checking or Premier Checking receive unlimited free debit or ATM transactions.

SERVICE FEES

Annual Membership Fee	No Charge
In-Branch Coin Counters	Free for members; 2% of total for non-members
Teller/Bank Check	\$3.00; Free for age 60+
Money Order	\$3.00; Free for age 60+
Check Copy	\$2.00 each or 10 for \$10.00; Free for age 60+
Certified or Cashier's Check	\$3.00; Free for age 60+
Check Cashing for non-members; on us only	\$5.00
Bad Address Correction Fee	\$3.00
Returned Deposit Item Fee	\$10.00
Stop Payment for a PEFCU Check	\$20.00
Account Reconciliation or Research	\$20.00 per hour
Subpoena/Levy/Garnishment Fee	\$75.00
Subpoena/Audit Research Fee	\$30.00 first hour; \$20.00 for additional hours
Medallion Stamp	\$25.00
Statement or Document Copy	\$3.00 per statement or \$20.00 per year; whichever is less
Mailed Paper Statement Fee	\$1.00; Paper statements will remain free for members 24 and under or 65 and older

CREDIT CARD FEES

Late Payment Fee (after 5 day grace period)	Up to \$25.00
Returned Payment Fee	Up to \$29.00

LOAN FEES

Late Payment Fee (after 10 day grace period)	\$15.00
GAP Insurance	\$399.00
Payment Skip Fee	\$45.00 or 1% of Loan Balance
Satisfaction Fee	\$75.00
Home Equity Appraisal Fee	\$275.00
HELOC Appraisal Fee	\$275.00
Subordination Fee	\$400.00
Release of Lien Fee	\$250.00
Pay-By-Phone Loan Payment System	\$1.00 - \$5.00 (other financial institutions credit/debit payments)

TRAVEL CARD FEES

Purchase (+denomination of your choosing)	\$4.00
Re-load (+denomination of your choosing)	\$2.00

SAFE DEPOSIT BOXES FEES

3 x 10 Rental Fee	\$30.00
5 x 10 Rental Fee	\$60.00
10 x 10 Rental Fee	\$90.00
Lost Key	\$10.00
Lock Fee	Up to \$250
Drilling Fee and Two Replacement Keys	At Cost

WIRE FEES

Outgoing Domestic Wire Transfer Fee	\$20.00
Incoming Domestic Wire Transfer Fee	\$15.00
Outgoing Foreign Wire Transfer Fee (US Dollars)	\$35.00
Incoming Foreign Wire Transfer Fee (US Dollars)	\$15.00

FOREIGN CURRENCY FEES

Purchase Shipping Charge	up to \$15.00
Exchange Foreign Money	\$12.00



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

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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 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

HOLIDAY CLOSINGS

Independence Day
Monday, July 4

Labor Day
Monday, September 5

