

DREAM BIG, We've Got You!

BUYING A HOME



PLANNING A WEDDING



LUXURIOUS VACATION



START A BUSINESS



WHERE MONEY Meets Meaning.

Spring 2024 Newsletter

ALSO IN
THIS ISSUE:

New ATM Plaza / Community Engagement / \$500 OFF closing costs* / Spring Home Equity /
Credit Score Seminar / Home Buyer Seminar / Rewards Checking / Employee News / Annual meeting Notice



New Penn East **ATM Plaza**

Our Scranton Branch on 7th Ave just got a major upgrade! We've heard your feedback loud and clear, and we're thrilled to announce that our new ATM Plaza is officially open for business!

You asked, we listened! Our members requested a dedicated lane for our ATMs, and guess what? We not only delivered but went above and beyond by installing a state-of-the-art plaza with not just one, but TWO ATMs ready to serve you better! Say goodbye to long wait times and hello to convenience! Swing by our Scranton Branch and experience seamless transactions in our brand new ATM Plaza. Your banking experience just got a whole lot easier!

Members, please remember to enter the plaza from 7th Avenue and not from the back alley behind the branch.



PEFCU: **Community Engagement**

Discover the exciting start to 2024 at Penn East! We've already engaged in a series of vibrant community events, ranging from exhilarating polar plunges to sponsoring live ice sculptures in Clark Summit. Plus, over 30+ Penn Easters came together to support a bowling fundraiser hosted by the NEPA Cross State Chapter. Stay tuned we are only getting started.



Find your family home with Penn East & get

\$500 OFF closing costs.*

MORTGAGES ONLY



*The \$500 off closing cost promotion applies only to approved primary residence purchases mortgage with Penn East FCU that exceeds \$250,000.00 or more. The \$500 credit will be applied to closing costs when the loan is closed. Mortgage applications must be received before June 30, 2024. 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.

SPRING HOME EQUITY SPECIAL

HOME EQUITY TERM LOAN FOR UP TO 36 MONTHS

AS LOW AS **5.99%** APR*

- ▶ NO CLOSING COSTS
- ▶ NO APPRAISAL FEE
- ▶ NO POINTS
- ▶ NO APPLICATION FEE
- ▶ RECEIVE 0.25% OFF WHEN SIGNED UP FOR DIRECT DEPOSIT

Apply online at penneastfcu.org



Stop by at any of our 5 Penn East locations



Give us a call at 570-342-2720

LIMITED TIME OFFER



*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 \$15,000, maximum loan amount is 80% of appraisal value less mortgage balance if applicable. Primary PA residences only. Current Penn East FCU loans must include \$15,000 in new money. Estimated monthly payment of \$30.42 per \$1,000 borrowed at 5.99% APR for 36 months. Full details are available at the credit union.

What is a Credit Score? Young Adult Seminar

Parents, help your young adults gain essential financial literacy at our upcoming seminar, "What is a Credit Score?" Hosted by Penn East employees, this event educates on the significance of credit scores. Secure your young adult's spot today to ensure they gain crucial knowledge for a strong financial future.



Wednesday, April 24
5:30pm - 6:30pm
Corporate Center
851 Commerce Blvd
Dickson City, PA
Limited Seating
RSVP by April 22 by emailing MemberCare@pefcu.coop or Calling 570-342-2720 #247

First Time Home Buyer PEFCU Seminar

Discover the essentials of buying your first home with this upcoming seminar. Gain insights on financing, market trends, and essential steps for a smooth home buying journey. Don't miss out on this opportunity to make informed decisions about your future home.



Wednesday, May 22
5:30pm - 6:30pm
Corporate Center
851 Commerce Blvd
Dickson City, PA
Limited Seating
RSVP by May 20 by emailing MemberCare@pefcu.coop or Calling 570-342-2720 #247



Use your Penn East Debit Card & *get rewarded!*

MEMBER REWARDS CHECKING ACCOUNTS HIGH REWARDS OR CASH BACK REWARDS

Contact your local branch to make the switch and start getting rewarded!

Employee News:



Celebrating Sharon Reese's Retirement!

After an impressive 32-year journey with the Credit Union, it's time to bid farewell to our esteemed colleague, Sharon Reese!

Since joining us in 1991, Sharon has been a dedicated member of our team, leaving a lasting impact on the Credit Union and its members. As she embarks on this new chapter, may her time with

her granddaughters, who lovingly call her "Nana," be filled with joy and cherished memories.

Congratulations, Sharon, on your well-deserved retirement! Your contributions have been invaluable, and we wish you endless happiness in the journey ahead.

Annual Meeting Notice

Penn East FCU's 85th Annual Meeting will be held on Wednesday, May 29, 2024, at 4:30 pm at the Corporate Center located at 851 Commerce Boulevard, Dickson City, PA 18519. All members are welcome to attend. The meeting's agenda will include the re-election of our Board of Directors. This year, our two members running are Dr. Lisa Lesneski and Stuart Renda.

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

CLARK SUMMIT

1070 Northern Blvd,
Clark Summit, PA 18411

LOBBY HOURS

Mon.–Thurs.: 9 A.M.–5 P.M.

Fri.: 9 a.m.–6 p.m.

Sat.: 9 a.m.–1 p.m.

DRIVE-THROUGH WINDOW

Mon.–Thurs.: 8 a.m.–5 p.m.

Fri.: 8 a.m.–6 p.m.

Sat.: 8:30 a.m.–1 p.m.

24-Hour Drive-Through ATM

TUNKHANNOCK

12 East Tioga Street,
Tunkhannock, PA 18657

LOBBY HOURS

Mon.–Thurs.: 9 a.m.–5 p.m.

Fri.: 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.

Fri.: 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

Memorial Day

Monday, May 27

Juneteenth

Wednesday, June 19

Independence Day

Thursday, July 4