



Our New Look at 7th Ave with a Big Special!
SHARE CERTIFICATE (CD) SPECIAL

7.00% APY* | 7 Months | \$7,000 Maximum
1 Per household | New Money Required



Stop by at any of our
5 Penn East locations



Give us a call at
570-342-2720

This promotion will start Monday, October 7, 2024 for a limited time only.

*APY=Annual Percentage Yield. This Promotion will start Monday, October 7, 2024, and can end at anytime. This special is NOT AVAILABLE ONLINE. A \$1,000 minimum deposit is required, and a maximum deposit of \$7,000. This Certificate Special is limited to one per household. New money is described as money not currently in any PEFCU account(s). Once the account is open, the rate will be honored until maturity, and after maturity, it will convert into a PEFCU standard rate. A penalty may be imposed for early withdrawal. This promotion may be discontinued at any time. Must meet membership eligibility requirements. Penn East FCU reserves the right to decline any membership. Insured by the NCUA.

**ALSO IN
THIS ISSUE:**

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HOME EQUITY SPECIAL



AS LOW AS **4.49%** APR*

HOME EQUITY TERM LOAN FOR UP TO 36 MONTHS

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

Apply online at
pennastfcu.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 \$29.73 per \$1,000 borrowed at 4.49% APR for 36 months. Full details are available at the credit union.

Introducing our new Senior Vice President & Chief Lending Officer

Join us in welcoming Kevin McCormick to the Penn East FCU team! With an impressive history of commercial lending, Kevin brings over a decade of banking experience to his role as our new Senior Vice President and Chief Lending Officer.

Kevin's journey in finance began in 2007, and since then, he has excelled in various roles within the banking sector. His expertise in commercial lending is a testament to his dedication and skill in the field.

Originally from Scranton, Pennsylvania, Kevin now resides in Clarks Summit with his wife Emilia and their son Ethan. With a strong commitment to community and family, Kevin is a valuable addition to our team.

We're excited for Kevin to lead our lending efforts with dedication and innovation. Please join us in extending a warm welcome to Kevin McCormick as he embarks on this journey with us!



Kevin McCormick
Office: 570-558-5726
kmccormick@pefcu.coop
NMLS# 809406

International Credit Union Day

Shred Day Event: Thursday, October 17th

At our Corporate Center in Dickson City

For this year, Penn East FCU will host a FREE on-site Shredding Event from 10 a.m. – 2 p.m. in the Corporate Center parking lot at 851 Commerce Boulevard, Dickson City. 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 will not be accepted and should be recycled through your local municipal recycling program.

The limit is 5 boxes of documents to shred per member and per vehicle. Please note that this event is for individuals, not businesses.



Shop Smart This Holiday Season With a

PENN EAST CREDIT CARD!

The holiday season is approaching! Use your PEFCU MasterCard Credit Card from November 1 to December 31 and enjoy a special 2.99% APR* for six months on purchases.

The Annual Percentage Rate (APR) is the advertised rate and can vary based on creditworthiness. The promotional 2.99% APR applies to qualified purchase transactions completed between November 1, 2024, and December 31, 2024. Balance transfers or cash advances are not considered qualified transactions. The discounted rate remains in effect until June 30, 2025, unless your account becomes 60 or more days delinquent. If this occurs, the promotional offer will terminate, and the purchase balance for the promotional time period will revert to your standard rate. The remaining balance at the end of the promotional period will be migrated to the standard term. Full details are available at the credit union.



2.99% APR*

Trunk or Treat **Free Family Event**

Wednesday, October 30th 5:30pm - 7:00pm
At our Corporate Center in Dickson City



Join Penn East FCU on Wednesday, October 30th for our Free Trunk or Treat event! It is open to the whole community from 5:30pm – 7:00pm. This event will be hosted by the Penn East FCU staff. We hope to see you there. Safe family fun! Come in costume!



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 2024 scholarships will be available online beginning Friday, November 1st.

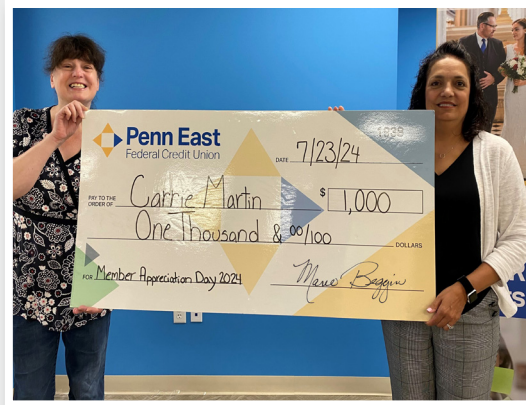
Penn East SCHOLARSHIP

Who is Eligible?

Graduating high school seniors who will enroll in a full-time undergraduate program during the 2024-2025 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.



Our Member Appreciation Day was a huge success, filled with games and sweet treats for all! Congratulations to our Grand Prize winner, Carrie Martin, who won \$1,000! Thank you to everyone who participated. Stay tuned for more exciting events!



CEO Weinberg Food Bank: PEFCU Volunteerism

We had an enormously energetic group at the Food Bank this past June! Our team at Penn East FCU spent the morning packing food boxes and sorting food drive items. We are committed to volunteering again in the fall. We thank our team from the bottom of our hearts for their support, commitment, and care.

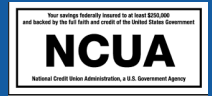
Holiday Closures:

Columbus Day – Monday, October 14th
Veterans' Day – Monday, November 11th

Thanksgiving – Thursday, November 28th
Christmas – Wednesday, December 25th

New Year's Day – Wednesday, January 1st

Follow Us on Social Media



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

12 E. Tioga 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