

GET A  
**FRESH START**  
FOR YOUR FINANCES

# BALANCE TRANSFER

FOR SIX  
MONTHS!

# 0% APR\*

Want to eliminate your high-interest credit card debt after the holiday shopping season? We've got you covered! Transfer your balances to a Penn East FCU Platinum MasterCard and enjoy a 0% APR for six months.



## HOW DOES IT WORK?

The goal of a balance transfer is to **save money** by moving high-interest credit card debt to a low-interest card. To ensure a smooth experience with Penn East FCU, we've outlined our process to avoid any surprises.



### Request a Balance Transfer

Request a Balance Transfer by filling out our online form, calling us, or by stopping by a local branch.



### Request Processed

Our team will walk you through the process. This may include Penn East FCU membership and/or new credit card opening.



### Transfer Complete

We will send a payment on your behalf to the credit card vendor. That payment amount will then be added to your PEFCU card balance.



### Begin Making Payments

Once the transfer is complete you can begin making payments on your PEFCU credit card.



**\*APR = Annual Percentage Rate.** The Annual Percentage Rate is the advertised promotional rate. The promotional 0% APR rate applies to qualified balance transfers that are completed between January 1, 2025 – March 31, 2025. The promotional rate will remain in effect until September 30, 2025 and then the remaining balance at the end of the promotional period will be migrated to your standard rate. \*\*

Your standard rate will vary based on creditworthiness. Full details are the credit union.



# Your Credit Journey Starts **Here!**

Take charge of your financial future with **Credit Score** from Penn East Federal Credit Union. Access your credit score anytime, gain valuable insights, and make informed decisions to build a stronger financial foundation! **Launching this season within our Online Banking and mobile app.**

## Benefits of Credit Score:



Access to your Credit Score Report



Credit Score Simulator



Real time Credit Monitoring Alerts



Personalized Credit Score Action Plan



Credit Score Goals



Special Credit Offers... And More!

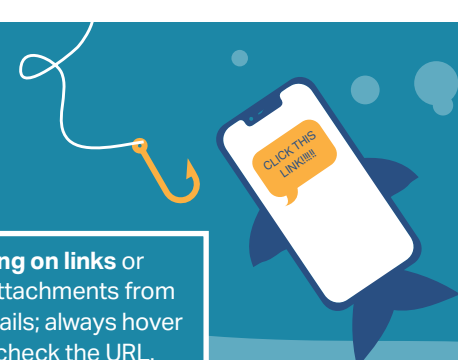


## Stay Smart This Tax Season: Guard Your Wallet, Spot the Phishing!

Be cautious of emails from **unknown senders** or variations of legitimate addresses that seem suspicious.

Watch for emails that create a **sense of urgency**, pushing you to act quickly with phrases like "Immediate action required!"

Avoid **clicking on links** or downloading attachments from unexpected emails; always hover over links to check the URL.





In April 2024, Penn East Federal Credit Union launched **the Milinda Project**, a tribute to our beloved colleague, Milinda Catalano, who passed away unexpectedly in February. The project supports causes close to Milinda’s heart: animal rescue and first responders.

Milinda, a vibrant presence in our Call Center, was known for her kindness and her trademark phrase, “I APPRECIATE YOU!” Her sudden loss at 34 left a profound impact on Penn East FCU. Inspired by Milinda, CEO Marie Beggin shared, “Milinda’s legacy reminds us that leadership can be full of empathy, compassion, and daily appreciation.” The Milinda Project’s first phase raised funds for local “no-kill” animal shelters, honoring Milinda’s love for animals and her cherished pets, Shamrock and Clover. Through employee efforts and generous support from the CrossState Credit Union Association, we raised **\$4,000** to support these shelters.

**First Responder Award:** To further honor Milinda’s legacy, the Milinda Project will recognize local first responders with a \$2,500 award. Launched on December 2, this award celebrates their dedication to community service—qualities Milinda’s husband, Gus, embodied as an EMT. Gus, who passed away shortly after Milinda, shared her commitment to helping others. This award reflects the bravery and selflessness they both valued deeply.

**AED Dedication:** Additionally, Penn East has now installed fully functional AED machines at all branch locations, each accompanied by a dedication plaque in Milinda’s memory. These devices stand as a testament to her spirit, supporting the safety and well-being of all members and employees.

Milinda’s phrase “I APPRECIATE YOU” continues to resonate daily at Penn East FCU, reminding us of her enduring positivity and gratitude.

**UPCOMING PEFCU HOLIDAY CLOSINGS**

**NEW YEARS DAY**  
Wednesday, Jan 1

**MARTIN LUTHER KING JR DAY**  
Monday, Jan 20

**PRESIDENTS’ DAY**  
Monday, Feb 17

**Investing in their Futures**

Penn East SCHOLARSHIP

PEFCU is proud to recognize the achievements of three high school seniors in the area through a \$2,500 scholarship.

**Visit [penneastfcu.org](http://penneastfcu.org) to download an application.** Completed applications are due no later than Wednesday, February 5, 2025. Only fully completed applications with the required documents will be considered. Check our website for more details.



## Community Event: **Free CPR & Safety Class**

Penn East FCU, in partnership with Brewster Safety Training, invites you to a free CPR and Safety Class. Learn vital CPR skills and emergency response techniques from certified instructors. Note: this class is general and not for medical certification.

**Date:** Saturday, February 22, 2025  
**Time:** 2:00 pm - 4:00 pm

**Location:** PEFCU Corporate Center  
851 Commerce Blvd., Dickson City, PA 18519

**RSVP by February 11, 2025.** Email [MemberCare@pefcu.coop](mailto:MemberCare@pefcu.coop) or call 570-342-2720 ext. 248 (limited seating).



# Board of Directors Election Notice

The credit union's nominating committee has nominated incumbents Mary Bagias, James Kane, and Ellen Matthews. for Board of Directors positions that are up for election in 2025. Additional nominations for vacancies may be made by petition when signed by 1% of members. The petition should also include a signed certificate. The closing date for receiving nominations by petition is February 14, 2025. The election will not be conducted by mail ballot, but will take place at the annual meeting. Nominations from the floor are not allowed when the number of nominees equal the number of positions to be filled.

## Annual Privacy Policy Notice

WHAT WE DO	
<b>HOW DOES PEFCU COLLECT MY PERSONAL INFORMATION?</b>	<p>We collect personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Pay bills or apply for loans</li> <li>• Use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
<b>WHY CAN'T I LIMIT ALL MY SHARING?</b>	Federal law gives you the right to limit only: Sharing for affiliates' everyday business purposes and information about your creditworthiness.
DEFINITIONS	
<b>AFFILIATES</b>	Penn East Federal Credit Union has no affiliates.
<b>NON-AFFILIATES</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• Consumer reporting agencies • Check/share draft processors</li> <li>• Financial statement publishers • Plastic card processors</li> <li>• Government agencies</li> </ul>
<b>JOINT MARKETING</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you.

FACTS WHAT DOES PEFCU DO WITH YOUR PERSONAL INFORMATION	
<b>WHY</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what to do
<b>WHAT</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security Number • Income • Assets</li> <li>• Employment Information • Credit History and Score</li> </ul> <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
<b>HOW</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information, the reasons PEFCU chooses to share, and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES PEFCU SHARE?	CAN YOU LIMIT THE SHARING?
<b>FOR OUR EVERYDAY BUSINESS PURPOSES</b> – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	YES	NO
<b>FOR MARKETING PURPOSES</b> – To offer our products and services to you	YES	NO
<b>FOR JOINT MARKETING WITH OTHER FINANCIAL COMPANIES</b>	NO	WE DON'T SHARE
<b>FOR OUR AFFILIATES' EVERYDAY BUSINESS PURPOSES</b> – Information about your transactions and experiences	NO	WE DON'T SHARE
<b>FOR OUR AFFILIATES' EVERYDAY BUSINESS PURPOSES</b> – Information about your creditworthiness	NO	WE DON'T SHARE
<b>FOR OUR NON-AFFILIATES TO MARKET TO YOU</b>	YES	YES

### Negative Information Notice

As permitted by law, Penn East FCU may report information about your loan and deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

### Error Resolution

It is each member's responsibility to review statements promptly. In the event of an error or question about a transaction, we must hear from no later than 60 days after we send the statement on which the problem or error first appeared.

## 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 East 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



**Penn East**  
Federal Credit Union