

# LOW RATES, HIGH POSSIBILITIES

With a Penn East Home Equity Loan!

SPRING LOAN SALE  
HOME EQUITY LOAN FOR 36 MONTHS

AS  
LOW  
AS

**4.24% APR\***



**NO CLOSING  
COSTS**



**NO APPRAISAL  
FEE**



**NO POINTS**



**NO APPLICATION  
FEE**

**RECEIVE 0.25% OFF WHEN SIGNED UP FOR DIRECT DEPOSIT**



\*APR = Annual Percentage Rate. Loan approval is based on creditworthiness and eligibility requirements. Rates are subject to change without notice. A .25% rate discount applies with direct deposit. Minimum loan amount is \$15,000. Maximum loan amount is 80% of the appraised home value, minus any existing mortgage balance. Available for primary residences in Pennsylvania only. Existing Penn East FCU loans must include at least \$15,000 in new money. Estimated monthly payment of \$29.63 per \$1,000 borrowed at 4.24% APR for 36 months. Field of membership requirements must be met for all applications. This promotion may end at any time. Contact the credit union for full details.



# CREDIT SCORE, NOW LIVE!

At Penn East FCU, we're committed to helping our members take control of their financial future. Credit Score is a free and easy-to-use credit monitoring tool designed to help you stay informed about your credit health.

**How do I enroll?** Log in to Penn East FCU Online Banking or the Mobile Banking App, click the banner that says "Show My Score," and begin the enrollment process today.

## With Credit Score, you can:



**Track Your Progress:** Keep an eye on your credit score and receive updates on any changes to your report, including new accounts, inquiries, and potential fraud alerts.



**Understand Your Score:** Learn about the key factors influencing your credit and receive personalized tips to help you strengthen your financial standing.



**Plan for the Future:** Set financial goals and track your progress toward achieving stronger credit and greater financial security.

## FREE COMMUNITY EVENTS:



### Active Shooter Defense Seminar presented by Pugh Self Protection

Stay safe. Be prepared. Protect yourself.

Join us for a powerful, hands-on seminar led by Zachary Pugh, a New York Certified Firearms Instructor and expert in self-protection strategies. In today's world, knowing how to respond in a crisis can make all the difference.

**Date:** Thursday, May 22  
**Time:** 5:30 PM – 7:30 PM  
**Contact:** Email MemberCare@pefcu.coop or call 570-342-2720 ext. 247 (limited seating).

**RSVP by May 16**  
**Location:** Penn East FCU Corporate Center, 851 Commerce Blvd, Dickson City, PA



### First Time Home Buyer Seminar

Take the first step toward homeownership with confidence.

Join us for an informative seminar presented by Bob Connors, Realtor at Christian Saunders Real Estate, designed to guide you through the home-buying process. Learn about financing options, market trends, and the essential steps to securing your dream home. Whether you're just starting to explore or ready to make a move, this session will provide the insights you need to make smart, informed decisions.

**Date:** Wednesday, May 14  
**Time:** 5:30PM - 6:30PM  
**Contact:** Email MemberCare@pefcu.coop or call 570-342-2720 ext. 247 (limited seating).

**RSVP by May 9**  
**Location:** Penn East FCU Corporate Center, 851 Commerce Blvd, Dickson City, PA

# FLEXIBLE FINANCING FOR LOCAL BUSINESSES LIKE YOURS!

Running a business takes dedication, and having the right financial support can make all the difference. Whether you need working capital or a loan that grows with you, Penn East is here to help.

We understand the hustle of local business owners, which is why our commercial financing solutions offer the perfect balance of flexibility and affordability. Get the same personalized service you love with your personal accounts—now tailored to meet your business needs.

## Here are the ways we can provide commercial funding for you:



### COMMERCIAL REAL ESTATE FINANCING



### INVESTMENT PROPERTY LOANS (NON-PRIMARY OCCUPANCY)



### Kevin McCormick

Senior Vice President & Chief Lending Officer

851 Commerce Boulevard, Dickson City, PA 18519

570-558-5726

kmccormick@pefcu.coop

NMLS# 809406



### ASSET LOANS

FOR FLEET, EQUIPMENT,  
INVENTORY, ETC. ON  
FIXED TERMS



### BUSINESS LINES OF CREDIT

FOR OPERATING CASH-FLOW



### Need a Business Boost?

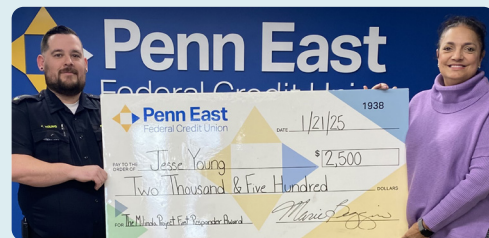
Scan the QR code to explore flexible loan options with Penn East Federal Credit Union.



## The Milinda Project First Responder Award: **Winner Jesse Young**

Penn East FCU launched the Milinda Project in April 2024 to honor Milinda Catalano's legacy. To further celebrate her impact, the project introduced the Milinda Project First Responder Award, a \$2,500 honor recognizing an outstanding first responder—a cause deeply meaningful to Milinda and her late husband, Gus Catalano, a dedicated paramedic.

This year's recipient is Jesse Young, a paramedic with PA Ambulance serving Lackawanna County. With 21 years in emergency services, his dedication to critical care and community service embodies the spirit of this award. Jesse is a proud husband and father of two young boys, balancing the demands of his career with his devotion to his family.







# \$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 \$100,000.00 or more. The \$500 credit will be applied to closing costs when the loan is closed. Mortgage applications must be received before August 1, 2025. 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 any time.

### Factoryville Branch – Closing June 13, 2025

Our Tunkhannock and Clarks Summit branches remain open with regular business hours to serve you.

Thank you for your support and understanding!

## ANNUAL MEETING NOTICE

Penn East FCU's 86th Annual Meeting will be held on May 28th, at 4:30pm at the Administration Center located at 851 Commerce Boulevard, Dickson City, PA 18519. All members are welcome to attend. The meeting's agenda will include three members that are up for re-election to the Board of Directors in 2025. This year's members are Ellen Matthews and Mary Bagias. Each member of the board will serve a three-year term.

### ARE YOU RECEIVING PENN EAST EMAILS?

If you're not receiving our emails, check your Promotions or Spam folder. We share updates, event notifications, and financial tips. Want to resubscribe? Visit [penneastfcu.org](http://penneastfcu.org) and sign up in the footer under Subscribe to Email.



UPCOMING  
PEFCU  
**HOLIDAY  
CLOSINGS**

**MEMORIAL DAY**  
Monday, May 26

**JUNETEENTH**  
Thursday, June 19

## 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

### ADJUSTED LOBBY HOURS

Mon., Wed., Fri., 9am–5pm  
Two 24-Hour Walk-Up Outdoor ATMs

### Closing June 13, 2025

### AUDIO RESPONSE SYSTEM

(24-Hour Account Information)  
Local: 570-343-6277  
Toll Free: 800-341-6277



**Penn East**  
Federal Credit Union