



Penn East
Federal Credit Union

**Summer 2025
Newsletter**

IT'S MEMBER APPRECIATION TIME AND THE RATE'S ON US

ENJOY A SPECIAL CREDIT CARD RATE

3.99% APR*

ON QUALIFYING CREDIT CARD PURCHASES
MADE DURING OUR MEMBER APPRECIATION

This exclusive offer is our way of saying
thanks to our valued members.

Make any purchase with your Penn East FCU
credit card between **July 15 and July 30**
and enjoy a **3.99% APR** until **September 30**.



Don't have a Credit Card with us?

Easily Apply today at a branch or online at penneastfcu.org



The Annual Percentage Rate (APR) is the advertised rate and may vary based on creditworthiness. The promotional 3.99% APR applies to qualified purchase transactions completed between July 15, 2025, and July 30, 2025. Balance transfers and cash advances are not considered qualified transactions. The discounted rate remains in effect until September 30, 2025, unless your account becomes 60 or more days delinquent. If that occurs, the promotional offer will end, and the applicable purchase balance will revert to your standard rate. Any remaining balance at the end of the promotional period will be subject to your regular APR. Full details are available at the credit union.

MEMBER APPRECIATION DAY

We're celebrating the heart of Penn East—you, our members. Stop by any branch on Tuesday, July 30 to enjoy free treats, meet the staff who serve you every day, and pick up some exclusive Penn East gear. It's our way of saying thank you for being a valued part of our credit union.



FREE
SNACKS &
GIVEAWAYS



MEET-&-GREET
WITH YOUR
PENN EAST STAFF



LIMITED-EDITION
PENN EAST
MERCHANDISE

TWO LUCKY MEMBERS WILL EACH RECEIVE A
\$500 CASH GIFT***

WEDNESDAY
**JULY
30**
10AM-4PM



Scan the QR code for full event details
and to enter the \$500 giveaway.
Or visit penneastfcu.org/memberday25/

***No purchase necessary. Open to legal residents of Pennsylvania, ages 18+. Prize ARV \$500 USD. Subject to Official Rules. For rules and complete details, visit penneastfcu.org. Begins July 30, 2025, ends July 30, 2025. Void where prohibited. This promotion is in no way sponsored, endorsed, administered by, or associated with, Facebook, Instagram, or X.

PENN EAST FCU SUMMER READING PROGRAM – NOW WITH A BONUS!

We're excited to partner with the Lackawanna County Library System to help kids learn, grow, and explore this summer. Penn East FCU's Summer Reading Program runs from July 1st, 2025 to August 31st, 2025. We're here to help our young members stay engaged, read more books, and keep learning all summer long! [Here's how it works:](#)

- Any potential or existing youth member (ages 5-17) is eligible to participate.
- Read ten books this summer and Penn East FCU will deposit \$10 into their new or existing youth savings account.
- Plus—show us a copy or scan of your Lackawanna County Library Card and we'll give an extra \$5!
- Download the reading log form at penneastfcu.org, list the ten books read, and bring the completed form to any branch.





SUMMER PERSONAL LOAN SPECIAL

Borrow up to \$5,000 at a fixed 8.99% APR for 12 months.

Ideal for vacations, back-to-school needs, or unexpected expenses.

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 \$87.47 per \$1,000 borrowed at 8.99% APR for 12 months



We're Listening. We're Improving.

We know the transition to our new digital banking platform hasn't been without its challenges and we appreciate your patience. Your feedback has been critical in helping us identify what's working and what still needs attention.

Behind the scenes, our team continues to make monthly improvements focused on ease of use, reliability, and new features based on what you've told us. We're committed to creating a digital experience that works better for you because your time and trust matter.

Congratulations to Our 2025 Scholarship Winners



Tierney Joyce

Wilkes-Barre Area
High School



Savannah Staples

Abington Heights
High School



Reece Vida

Scranton Preparatory
School



We're Joining the VISA Family – Spring 2026

Stay tuned—more detailed information will be shared this coming fall.



FINANCIAL LITERACY MONTH

Public libraries are more than buildings, they're gateways to learning, imagination, and opportunity.

We were honored to partner with the Lackawanna County Children's Library to inspire young minds through stories, hands-on learning, and a little financial fun with Cal. At Penn East, we believe in the power of community, and there's no better place to start than at the library. This year, 10 Penn East employees volunteered their time to support this impactful week of programming.



Travel Card Program Ending Soon

Penn East will no longer offer reloadable Travel Cards. Existing cards can be used through **December 10, 2025**. All funds must be spent by that date. Call or stop in a local branch for assistance.

UPCOMING PENN EAST FCU HOLIDAY CLOSINGS



INDEPENDENCE DAY
Friday, July 4



LABOR DAY
Monday, September 1

MARK YOUR CALENDERS!



Shred Day October 17

Protect your personal information and clean out the clutter at our Free Community Shred Day. We're inviting members and non-members to safely dispose of old documents—no cost, no catch.



Trunk or Treat October 30

Join us for a safe, fun-filled evening of costumes, candy, and community at our annual Trunk or Treat!

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

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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

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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.

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AUDIO RESPONSE SYSTEM

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



Penn East
Federal Credit Union