

TRANSFER BALANCES. SAVE BIG. START FRESH.

Tackle high-interest debt this winter by moving your balances to your Penn East Visa Credit Card and enjoy a low introductory rate of

1.99% APR*
FOR 6 MONTHS

on balance transfers made between January 2 and March 31, 2026.

Simplify your payments and start saving today.

Here's why transferring your balance to a Penn East FCU credit card is a smart move for you.

Credit Card Holders enjoy:

- No Annual Fee
- No Cash Advance Fee
- No Balance Transfer Fee
- Standard Credit Card Rate as low as **9.99% APR***!



VISIT WWW.PENNEASTFCU.ORG OR STOP BY ANY BRANCH TO TRANSFER YOUR BALANCE.



Annual Percentage Rate (APR): The promotional 1.99% APR applies to qualified balance transfers completed between January 2, 2026, and March 31, 2026. This promotional rate will remain in effect until September 30, 2026. After this period, any remaining balance will revert to your standard rate, which is based on your creditworthiness. Penn East FCU credit card rates range from 9.99% APR to 18.00% APR. The maximum amount for balance transfers is \$10,000. Penalty Fees like a Late Fee can be up to \$8.00 and a Return Payment fee can be up to \$29.00. Full details are available at the credit union.

YOUR PENN EAST CARDS ARE UPGRADING TO VISA IN MARCH 2026



We are upgrading both your Penn East debit and credit cards to Visa this spring to provide stronger security, wider acceptance, and new card designs, while keeping your accounts and limits the same. You may have seen previous mentions of this update, including in your November statement. We are sharing information in stages to ensure the transition is clear and simple for every member. More communication will be shared as we get closer to the conversion date. If you have questions or would like another copy of the notice, please visit any branch or call 570-342-2720.

WHAT TO EXPECT

- New Visa debit and credit cards will arrive by mail in March 2026
- Activate each card once received
- Current cards will continue to work until activation

WHAT'S NOT CHANGING

- Your credit limits and existing balances
- Your Member's Checking Rewards program
- Your account numbers with Penn East FCU
- The same local service and support you count on

QUICK FAQ

Q: Will my digital wallet continue to work after the upgrade?

Yes. After activating your new Visa card, simply add it to your digital wallet to resume contactless payments.

Q: Will pending transactions on my current cards still process?

Yes. Any authorized transactions will continue to process normally.

Q: What should I do if I misplace my new Visa card when it arrives?

Contact us right away so we can deactivate it and issue a replacement.



The Milinda Project: Honoring Milinda's Love for Animals

This year, Penn East Federal Credit Union proudly continued The Milinda Project, created in memory of our dear colleague Milinda Catalano and her husband Gus, to honor their compassion and commitment to helping others.

In 2025, five animal-focused nonprofits each received a \$1,000 donation in Milinda's name to support causes that reflect her lifelong love for animals.

2025 RECIPIENTS

Mureille's Place
533 Creek Rd,
Wapwallopen, PA

**PAWsitively for
the Animals**
3265 Greenwood Ave,
Scranton, PA

**Indraloka Animal
Sanctuary**
336 Oak Dr,
Dalton, PA

**Pattie's Waggin' Tails
Senior Sanctuary**
Tunkhannock, PA

**Dessin Animal
Shelter**
138 Miller Drive,
Honesdale, PA

These organizations carry forward the legacy of Milinda and Gus Catalano, whose compassion continues to inspire kindness and care within our community.

LEARN, PREPARE, AND CONNECT: UPCOMING EVENTS

At Penn East, we're proud to offer programs that enrich our community and share important information to keep our members safe, informed, and prepared.

We've also launched a new online events calendar at www.penneastfcu.org/events, where you can view upcoming sessions, check for updates, or learn about new programs.

- **Brewster's Safety Training: CPR & Safety Class** – *Wednesday, Jan. 22, 2026 at 6:00 pm*
Hands-on class teaching CPR and essential emergency safety skills.
- **Pugh Self Defense: Active Shooter Awareness** – *Thursday, Feb. 12, 2026 at 5:30 pm*
A vital awareness and safety seminar focusing on personal protection and preparedness.
- **Brewster's Safety Training: Stop the Bleed Program** – *Tuesday, Mar. 10, 2026 at 6:00 pm*
Learn lifesaving techniques to control bleeding in an emergency.



Space is limited. RSVP by calling 570-342-2720 ext. 248 or emailing MemberCare@pefcu.coop.

SCHOLARSHIP APPLICATIONS NOW OPEN

If you have a graduating high school senior, Penn East Federal Credit Union can help with the next step.

Each year, we award scholarships to three local students who show strong academics, community involvement, and leadership potential.

Applications are due Wednesday, February 11, 2026.

Pick up an application at any branch or download it at penneastfcu.org

It's one more way we're investing in the future of our community—our members' children.

Brian Chuff's Retirement Announcement:



After 11 years with Penn East and nearly 50 years in the financial industry, Brian Chuff is stepping into retirement.

We celebrated with him in November and reflected on the steady and dependable mark he made on our team and the community. He now gets to spend more time creating lasting memories with his grandchildren. Congratulations, Brian, on a well-deserved retirement.

BIG ONLINE BANKING IMPROVEMENTS COMING IN 2026!

- | We hear you and we're taking the next steps forward to deliver a better, faster, and more intuitive online banking experience.
- | Our digital banking platform is being reimagined from the ground up with major improvements coming in 2026 to make managing your money easier than ever. Stay tuned for updates throughout the year as we prepare to relaunch your upgraded Penn East Online Banking.

UPCOMING PEFCU HOLIDAY CLOSURES

New Year's Day
January 1

Martin Luther King Jr. Day
January 19

Presidents Day
February 16

BOARD OF DIRECTORS ELECTION NOTICE

The credit union's nominating committee has nominated incumbents James McCrone, Joseph Leonard and Nelson Pinto for Board of Directors positions that are up for election in 2026. 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 13, 2026. 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	
HOW DOES PEFCU COLLECT MY PERSONAL INFORMATION?	We collect personal information, for example, when you: <ul style="list-style-type: none">• Open an account or deposit money• Pay bills or apply for loans• Use your credit or debit card We also collect your personal information from others, such as credit bureaus or other companies.
WHY CAN'T I LIMIT ALL MY SHARING?	Federal law gives you the right to limit only: Sharing for affiliates' everyday business purposes and information about your creditworthiness.
DEFINITIONS	
AFFILIATES	Penn East Federal Credit Union has no affiliates.
NON-AFFILIATES	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none">• Consumer reporting agencies• Check/share draft processors• Financial statement publishers• Plastic card processors• Government agencies
JOINT MARKETING	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

WHY	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
WHAT	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none">• Social Security Number• Income• Assets• Employment Information• Credit History and Score When you are no longer our member, we continue to share your information as described in this notice.
HOW	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?
FOR OUR EVERYDAY BUSINESS PURPOSES – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	YES	NO
FOR MARKETING PURPOSES – To offer our products and services to you	YES	NO
FOR JOINT MARKETING WITH OTHER FINANCIAL COMPANIES	NO	WE DON'T SHARE
FOR OUR AFFILIATES' EVERYDAY BUSINESS PURPOSES – Information about your transactions and experiences	NO	WE DON'T SHARE
FOR OUR AFFILIATES' EVERYDAY BUSINESS PURPOSES – Information about your creditworthiness	NO	WE DON'T SHARE
FOR OUR NON-AFFILIATES TO MARKET TO YOU	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 the member no later than 60 days after we send the statement on which the problem or error first appeared.

MEMBER ALERT NEW BRANCH HOURS

SCRANTON

441 N. 7th Avenue,
Scranton, PA 18503

LOBBY HOURS

Monday–Thursday: 9 a.m.–5 p.m.
Friday: 9 a.m.–5:30 p.m.
Saturday: 9 a.m.–12 p.m.

DRIVE-THROUGH WINDOW

Monday–Thursday: 8 a.m.–5 p.m.
Friday: 8 a.m.–5:30 p.m.
Saturday: 9 a.m.–12 p.m.
24-Hour Drive-Through ATM

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Monday–Friday: 9 a.m.–5 p.m.
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24-Hour Drive-Through ATM

TUNKHANNOCK

12 East Tioga Street,
Tunkhannock, PA 18657

LOBBY HOURS

Monday–Friday: 9 a.m.–5 p.m.
Saturday: 9 a.m.–12 p.m.

WALK UP ATM

Open 24 Hours

NIGHT BOX FOR DEPOSITS

Checked at least once each business day at all branches.

AUDIO RESPONSE SYSTEM

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

CALL CENTER HOURS

Monday–Thursday: 9 a.m.–5 p.m.
Friday: 9 a.m.–5:30 p.m.
Saturday: 9 a.m.–12 p.m.