



PUT YOUR **HOME'S EQUITY** TO WORK!

RATES AS LOW AS

3.99% APR¹

PLUS, RECEIVE ANOTHER
0.25% OFF WHEN YOU SIGN
UP FOR DIRECT DEPOSIT



NO
APPRAISAL FEE



NO
CLOSING COST



NO
APPLICATION FEE



NO
POINTS

1) APR = Annual Percentage Rate. Loan approval is based on creditworthiness and eligibility requirements. Rates are subject to change without notice. A 0.25% rate discount applies with direct deposit. Minimum loan amount is \$20,000. 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 \$20,000 in new money. Estimated monthly payment of \$29.63 per \$1,000 borrowed at 3.99% 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. Federally insured by the NCUA.

Scan
to get
started



ONLINE AND MOBILE BANKING OVERHAUL ARRIVES **SUMMER 2026**

We heard our members loud and clear following the 2024 digital banking transition.

This summer we are launching a completely rebuilt online and mobile banking platform designed around member feedback. The new experience is **faster, more intuitive, and focused on reliability first.**

Over the next few months we will share updates, previews, and important dates so members know exactly what to expect and how to prepare.



Attend our First Time Homebuyers Seminar and Receive **\$500 OFF CLOSING COSTS²**

Join us on **Wednesday, April 22, 2026, at 5:30 p.m.** at our Corporate Center for a practical and informative home buying session. This year we welcome Realtor Bob Connors and NeighborWorks to review market insights and local grant opportunities, along with All in One Home Inspections to walk you through what to expect during the inspection process.

If you are planning to purchase a home and want clear answers about mortgages, loan options, and the application process, this session gives you direct guidance from industry professionals. Seating is limited.

2) The \$500 closing cost offer applies to newly approved residential mortgage loans and refinances of Penn East mortgages. The \$500 credit is applied to closing costs. Mortgage applications must be received before October 2, 2026. 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 the applicant credit. Offer can be pulled at any time. We are an Equal Housing Lender.

RESERVE YOUR SPOT TODAY.

Please RSVP by April 17, 2026.

Call **570-342-2720 ext 248**

or email MemberCare@pefcu.coop



REFINANCE YOUR AUTO LOAN AND **RECEIVE \$100³ AT CLOSING**

If your auto loan is financed elsewhere and carrying a higher rate, this is your chance to bring it over to Penn East FCU.

Many members accept dealer financing for convenience. You can change that at any time by refinancing with us. Lower your rate and receive up to one hundred dollars at closing.

Visit any branch or call **570-342-2720** to speak with a loan officer and begin your refinance.

3) Penn East FCU loans are excluded from this offer. Rates and terms may change without notice. One percent cash back of the refinanced loan amount up to one hundred dollars will be issued at closing. Contact the credit union for full details.



SCAN TO START
AN APPLICATION



Activate Your New Visa[®] Card Today

You should have received your new Visa[®] Debit and Visa[®] Credit Cards by now. If you have not received your cards, please contact us immediately. Remember to activate your new card. All Penn East Mastercard[®] cards will deactivate on April 30 and can no longer be used after that date.

Spring 2026 Newsletter | penneastfcu.org



FLEXIBLE FINANCING FOR LOCAL BUSINESSES

Running a business requires reliable financing. Penn East offers flexible, affordable lending solutions designed to support your growth.

Explore Our Commercial Options:



COMMERCIAL REAL ESTATE FINANCING

For owner occupied or investment properties



INVESTMENT PROPERTY LOANS

For non-primary occupancy



ASSET LOANS

For fleet, equipment, and inventory needs



BUSINESS LINES OF CREDIT

For operating cash flow and short term needs

NEED A BUSINESS BOOST?

Scan the QR code to explore flexible business loan options with Penn East Federal Credit Union, or come speak to **Deirdre Sargent**, our VP of Lending at Penn East FCU
570-342-2720 ext 267
dsargent@pefcu.coop



The Milinda Project First Responder Award

Penn East has selected Matthew Gallagher, a Patrolman and EMT serving Lackawanna County, as the 2025 recipient of the Milinda Project First Responder Award. The award honors a local first responder whose service reflects the values of the Milinda Project, created to recognize individuals who demonstrate steady commitment, care for others, and community impact.

Gallagher has 10 years of experience as a first responder. His involvement began early, joining the Moscow Fire Company at fourteen and becoming a certified EMT by 16. He currently serves with the Dickson City Police Department while also working with Penn Ambulance and Pocono Regional Ambulance to maintain his EMT skills.

Matthew was nominated by his mother, Kristen Gallagher, whose submission reflected her pride in his long-standing dedication to public service. Her nomination described his efforts across police and EMS roles and the consistent way he supports others during emergencies.

When asked about the award, Gallagher said he is "humbled and honored" to receive the recognition and shared that his early experiences at the fire company "set the direction for everything that followed."

The Dickson City Police Department also issued a public statement noting Gallagher's work during several major incidents, including a Medal of Merit recognition for assisting firefighters during a rope rescue and his recent role as the first officer on scene during the fire at Lehigh Valley Hospital-Dickson City. The department praised his professionalism, leadership, and steady presence during critical events.

Penn East congratulates Matthew Gallagher and thanks all first responders and community members who participated in this year's nominations.



MEMBER ALERT: PEFCU SPOOF NUMBER CALLS

Scammers have recently spoofed our main phone number and called members pretending to be the Penn East fraud department. These calls reference fake transactions and attempt to collect personal information. We will never call you to request your card number, PIN, online banking login, or any other sensitive details. If you receive a call like this, hang up and contact us directly at **570-342-2720**. Your account security remains our priority.





Stay Prepared For Life's Unexpected Moments

Life is full of IFs. You cannot predict them, but you can prepare for them. Debt Protection helps cancel your loan balance or cover loan payments if you experience qualifying events, such as involuntary job loss, disability, or loss of life of the protected borrower.

Debt Protection is:



EASY

Added quickly to a new or existing loan with immediate coverage.



AFFORDABLE

Choose a plan that fits your monthly budget.



REASSURING

Gives you and your family protection when the unexpected happens.

Stop in or give us a call to get your debt protection today!



FOLLOW US ON TIKTOK
@PENNEASTFCU



Follow



Annual Meeting Notice

Penn East FCU's eighty seventh Annual Meeting will be held on **May 28th at 4:30 p.m.** at the Corporate Center located at 851 Commerce Boulevard, Dickson City, PA 18519. All members are welcome to attend. The meeting agenda will include three members up for reelection to the Board of Directors in 2026. This year's nominees are James McCrone, Joseph Leonard, and Nelson Pinto. Each elected board member will serve a three year term.

Upcoming Holiday Closures

MEMORIAL DAY
May 25

JUNETEENTH
June 19

JULY FOURTH
July 4



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.–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

DAVIS STREET

720 Davis Street
Scranton, PA 18505

CLARKS SUMMIT

1070 Northern Blvd
Clarks Summit, PA 18411

LOBBY HOURS

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

DRIVE-THROUGH WINDOW

Monday–Friday: 8:30 a.m.–5 p.m.
Saturday: 9 a.m.–12 p.m.
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

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.