

Celebrate America and Get Up to

\$ **250**

in Cash Bonuses for Member Appreciation Month



\$ **125**

Rewards Checking Bonus¹

Member Appreciation Bonus Rate

4.76% APY³

Share Certificate for 7 months

\$ **125**

Penn East Visa[®] Credit Card Bonus²



Thank you for being a valued member of Penn East Federal Credit Union!

Visit penneastfcu.org or stop by your local branch today to get your bonuses started.

1) \$125 checking bonus available for new Rewards Checking accounts opened beginning July 1, 2026. Offer not available to existing Penn East Rewards Checking account holders. Current Penn East members without an existing Rewards Checking account may qualify. Must enroll in online banking and eStatements, receive qualifying direct deposits totaling \$500 or more within 90 days of account opening, and complete at least 12 non PIN debit card transactions in 3 of the first 4 months after account opening. Qualifying direct deposits must be recurring electronic deposits from employer payroll, government benefits, pension, or other qualifying sources. Qualifying debit card transactions exclude ATM withdrawals, transfers, cash advances, and refunded transactions. Accounts must be in good standing and all requirements must be met within 4 months of account opening. Bonus will be deposited into a Penn East account approximately 145 days after account opening. Limit one bonus per person. Incentives may be reported as income. Terms subject to change. Promotion may end or change at any time.

2) \$125 credit card bonus available for new Penn East credit cards opened beginning July 1, 2026. Offer not available to existing Penn East credit card holders. Current Penn East members without an existing Penn East credit card may qualify. All credit card applications are subject to approval based on Penn East's credit criteria. Must enroll in online banking and make at least \$1,000 in qualifying purchase transactions within the first 4 months of account opening. Qualifying purchases do not include balance transfers, cash advances, fees, returned purchases, or gambling related transactions. Account must remain open and in good standing at time of payout. Bonus will be deposited into a Penn East account approximately 145 days after account opening. Limit one bonus per person. Incentives may be reported as income. Terms subject to change. Promotion may end or change at any time.

3) APY means Annual Percentage Yield. 4.76% APY is subject to change without notice. 7 Month Share Certificate special. Maximum deposit \$7,000 per member. New money required, defined as funds not currently on deposit with Penn East Federal Credit Union. Early withdrawal penalties may apply. Limited time offer and may end at any time. Membership required. See credit union for full details.



Penn East Member Appreciation

Member Appreciation Month is Here!

This July, we are celebrating our members **all month long** with weekly giveaways announced online, local business raffles, special offers including up to \$250 in Member Cash Bonuses, a special Share Certificate rate, and our biggest celebration event on **Friday, July 31**.

MEMBER APPRECIATION DAY CELEBRATION⁴

FRIDAY JULY 31
10:00 AM – 4:30 PM
ALL BRANCHES



Free Penn East Member T-shirts
available while supplies last



A \$500 Cash Gift
will be given to two lucky winners



Food, Giveaways, & More
throughout the day



For full details, visit us at
penneastfcu.org/memberday26



4) Must be a Penn East FCU member in good standing to participate. No purchase necessary. Open to legal residents of Pennsylvania ages 18 and older. Main prize ARV \$500 USD. Subject to Official Rules. For full rules and complete details, visit penneastfcu.org. All raffles begin July 1, 2026 and end July 31, 2026. Void where prohibited. This promotion is in no way sponsored, endorsed, administered by, or associated with Facebook, Instagram, or X.

SUMMER PERSONAL LOAN SPECIAL

8.99% APR⁵ for 12 months **\$5,000** maximum loan amount

5) APR means Annual Percentage Rate. Rate and loan approval are based on creditworthiness and are subject to change. Full details are available at the credit union. Estimated monthly payment of \$87.47 per \$1,000 borrowed at 8.99% APR for 12 months.



Penn East CEO Appointed to Federal Reserve Advisory Council

We are proud to share that Penn East Federal Credit Union CEO **Marie Beggin** has been appointed to the Community Depository Institutions Advisory Council at the **Federal Reserve Bank of Philadelphia**.

This 12-member council includes leaders from credit unions, community banks, and financial institutions across the region. The group meets twice a year to provide insight on economic conditions

and challenges facing community-based financial institutions.

Marie brings more than 30 years of experience to this role and remains closely connected to the communities we serve.

Her appointment reflects both her expertise and Penn East's continued commitment to making a positive impact on our members and our community.



A BETTER DIGITAL BANKING EXPERIENCE IS ON THE WAY



We are introducing a **new digital banking experience** designed to better meet the needs of our members. Based on your feedback, we are moving to a new platform that will deliver improved performance, enhanced security, and a more intuitive experience.

Your accounts, balances, and information will remain secure throughout this transition. You will continue to have access to the same core banking features you rely on today.

There is nothing you need to do at this time. We will provide clear updates and step by step guidance as we approach launch.

To help ensure a smooth transition, **please confirm that your email address and mobile phone number are up to date**. Our corporate website will serve as your primary source for updates and frequently asked questions.

WHAT THIS MEANS FOR YOU:



EASIER NAVIGATION

and a more user friendly design



ENHANCED SECURITY FEATURES

to help protect your information



GREATER VISIBILITY

and control over your accounts



Are You in a Second Chance Checking Account?

If you have been in the account for more than 12 months, you may be eligible to move into a regular checking account. Stop by a branch or contact us to see if you qualify.

Penn East FCU Student Scholarship Winners

Congratulations to our 2026 scholarship winners!

Recognizing the next generation of leaders in our community.



Giada Gaidula

Holy Cross High School



Juliet Michael

Scranton High School



Madison Tesluk

Abington Heights High School

Penn East FCU Summer Reading Program

We are proud to support our young readers in our community. This summer, we are encouraging youth members to stay engaged and keep learning.

- ★ Youth members **ages 5 to 17** are eligible
- ★ Read 10 books and **earn \$10** deposited into a Penn East savings account
- ★ Show and scan a valid library card to **receive an additional \$5** when submitting your reading list

Stop by a branch to learn more and get started.



More ways to connect with Penn East are coming this fall!

SHRED DAY
October 15

Safely dispose of personal documents at no cost

TRUNK OR TREAT
October 28

A fun, family friendly evening for the community

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.

