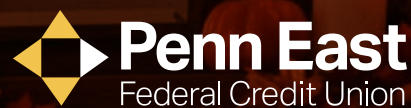


The **Smart Way** to Borrow This Fall.



Fall 2026 Newsletter

Home Equity Line of Credit

1.99% APR¹

For the First 3 Months

Turn your **home's equity** into the funds you need for **renovations, debt consolidation, unexpected expenses**, or whatever comes next. Borrow only what you need, when you need it.

 NO Closing Costs

 NO Appraisal Fee

 NO Application Fee

 NO Nonsense



1) APR = Annual Percentage Rate. The 1.99% introductory APR applies for the first 3 months immediately following the date of the Home Equity Line of Credit agreement. Upon expiration of the introductory period, the account converts to a variable APR. The variable APR is based on the highest Prime Rate published in the Money Rates section of The Wall Street Journal plus a margin and may change on the day the introductory rate expires and monthly thereafter. Current variable APRs range from 6.75% to 10.75% based on creditworthiness. The minimum APR is 5.00% and the maximum APR is 18.00%. Maximum combined loan to value is 80%. Offer applies to primary residences located in Pennsylvania. Property insurance is required. Existing Penn East Home Equity Line of Credit members may qualify for the promotional rate when increasing their existing line by at least \$20,000 in new money. Penn East Federal Credit Union pays standard closing costs. No appraisal fee or loan application fee applies to qualifying promotional Home Equity Lines of Credit. All loans are subject to credit approval. Membership eligibility is required. Rates, terms and conditions are subject to change without notice. Additional restrictions may apply.


Scan
to Get
Started





HERE'S TO A SUMMER WORTH CELEBRATING!

Thank You for an Incredible Member Appreciation Month!

This summer, we had the opportunity to celebrate the people who make Penn East special, our members. Throughout July, members enjoyed giveaways, community events, and the chance to win exciting prizes. Thank you to everyone who participated and helped make this year's Member Appreciation Month one to remember.

CONGRATULATIONS TO OUR WINNERS



Mary Ann Yonchiuk

\$100 Twigs Restaurant and Cafe Gift Card



Joe Fisch

\$100 Hometown Barber Gift Card



Barbara Oberhofer

\$100 State Street Grill Gift Card



Joseph Perechinsky

Knoebels Family Prize Package



DEBBIE
ANDZULIS



DOREEN
FAZZI



**\$500 CASH GIVEAWAY
WINNERS FOR 2026**



**HOLIDAY SHOPPING JUST
GOT MORE REWARDING!**

3.99%
APR²
on purchases for 6 months

Whether you're shopping for the holidays or planning larger purchases, your Penn East Visa® Credit Card can help you save.

Don't have a Penn East Visa® Credit Card?

Apply today to start enjoying exclusive member perks, competitive rates, convenient digital card management, and local service you can count on.

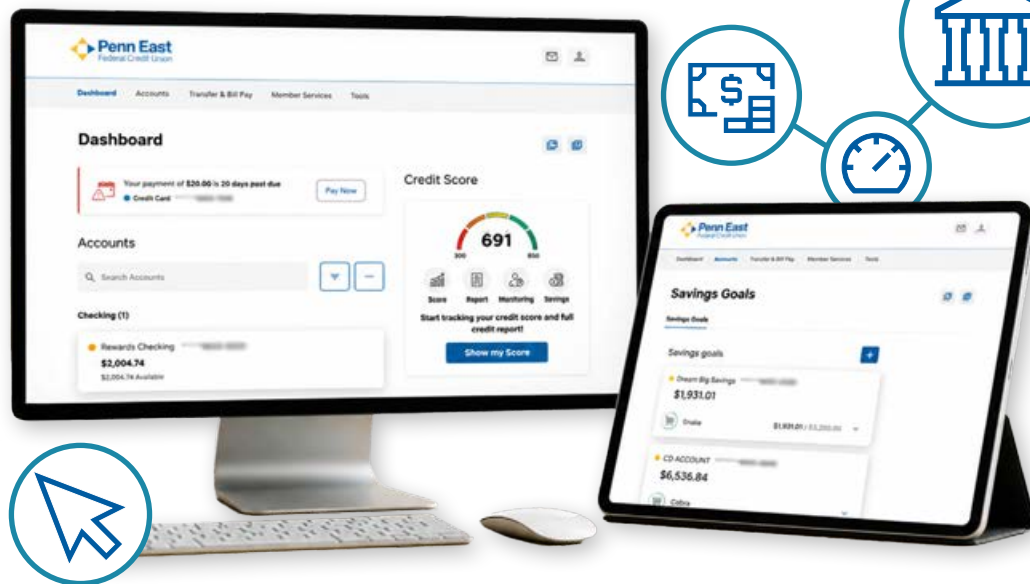
Visit a branch or go to penneastfcu.org to apply online today!

2) The Annual Percentage Rate (APR) is the advertised rate and can vary based on creditworthiness. The promotional 3.99% APR applies to qualified purchase transactions completed between November 1, 2026, and December 31, 2026. Balance transfers or cash advances are not considered qualified transactions. The discounted rate remains in effect until June 30, 2027, unless your account becomes 60 or more days delinquent. If this occurs, the promotional offer will terminate, and the purchase balance for the promotional time period will revert to your standard rate. The remaining balance at the end of the promotional period will be migrated to the standard term.



BANKING HAS NEVER BEEN EASIER.

Managing your finances is now **faster, easier, and more convenient** with our new Online Banking platform. Whether you're at home or on the go, you'll have powerful tools right at your fingertips.



Manage Your Cards

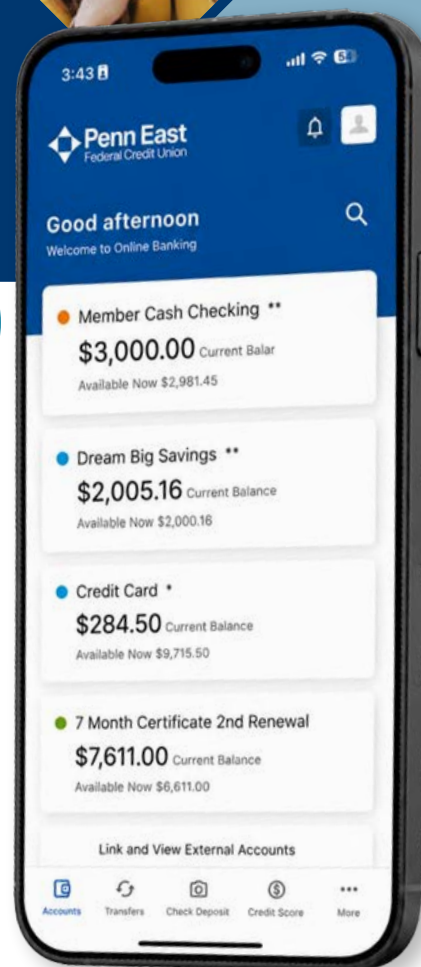
Take control of your debit and credit cards anytime.

- ✓ Turn your cards on or off instantly
- ✓ Report a card lost or stolen
- ✓ Set travel notices
- ✓ View card details
- ✓ Manage digital wallet settings

Know Your Credit Score

Stay informed without affecting your credit.

- ✓ View your current credit score
- ✓ Monitor changes
- ✓ Receive helpful insights
- ✓ Track your financial progress
- ✓ Access through Online Banking



EXPLORE
ONLINE
BANKING
TODAY!



Around the Community

The Milinda Project First Responder Award



Nominations for our 2026 First Responder Award will open this December. Help us recognize an outstanding local first responder who makes a difference in our community every day.



Stay Connected

Don't miss important account alerts, security notifications, and the latest Penn East news. If you've recently moved or changed your phone number or email address, please update your contact information in your Account Settings with our new online banking.



2027 Penn East Scholarship Program

Applications for our annual scholarship program will open this November. Three graduating high school seniors will each receive a \$2,500 scholarship to help continue their education. Whether attending a college, university, trade school, or technical program, we're proud to support the next generation as they pursue their goals.

 **Applications open November 2nd**

 **Deadline is February 12, 2027**

Learn More at
PennEastFCU.org



October Events

Trunk or Treat

Rain Date: Thursday, Oct. 29
Wednesday, October 28

5:30 PM – 7:00 PM

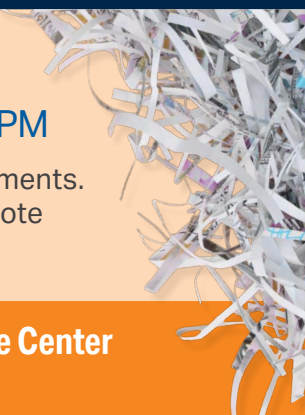
Bring the whole family for an evening of costumes, candy, and community fun at our annual Trunk or Treat celebration!



Free Community Shred Day

Thursday, October 15 10:00 AM – 2:00 PM

Come safely dispose of unwanted sensitive documents. Limit is 5 boxes per member, per vehicle. Please note that this event is for individuals, not businesses.



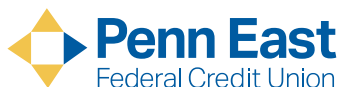
Both events located at PEFCU Corporate Center
851 Commerce Blvd, Dickson City, PA

Upcoming Holiday Closures

COLUMBUS DAY
October 12

VETERANS DAY
November 11

THANKSGIVING
November 26



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.