



# MEMBER TALK

Credit Union News to Power Your Membership

WINTER 2024



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## COMMUNITY SPOTLIGHT

Throughout 2023, NE PA Credit Union was proud to support MANY non-profit organizations in the community.

- Salvation Army East Stroudsburg Corps—\$500 donation, Christmas Angel Tree, and member donations
- Women’s Resources of Monroe County—\$500 donation of Weis gift cards and Butterfly Release Sponsorship

The credit union also made additional donations to the following organizations:

- American Cancer Society
- Angels of Light Work
- Bushkill/Smithfield Lions Club
- Faith International Church
- Go Collaborative
- Snowmen of Stroudsburg
- Halos Heart
- Kiwanis Club of the Stroudsburgs Pancake Day
- Minority Golf Sponsorship
- Monroe County Cruisers
- Monroe County Meals on Wheels
- My Kindness Project
- Pocono Arts Council
- Pocono Friends of Scouting
- Purple Pantry
- Quiet Valley Living Historical Farm
- Robert W. Kinsley Memorial Golf Tournament
- RSVP Monroe County
- St. Matthews Festival
- Shakil Williams Community Health Event
- Stroud Township Volunteer Fire Department
- Stroudsburg Area Music Supporters
- West End Little League



# 2024 BOARD OF DIRECTOR NOMINATIONS

NE PA Community Federal Credit Union's Nominating Committee has announced four nominees for four vacancies on the Board of Directors. All terms are for three (3) years. The nominees for the positions are as follows:

**Amy F. Berman (Incumbent)**—Reading Specialist/Educator—30 years, Pocono Mountain School District. Member of the credit union board of directors since 2020.

**Constantine A. Christofides (Incumbent)**—Retired, Distinguished Professor of Economics, East Stroudsburg University—41 years. Member of the credit union board of directors since 1993.

**Charles W. Green (Incumbent)**—Retired educator—35 years. Member of the credit union board of directors since 1999.

**Lisa A. Kirschner (Incumbent)**—Owner of Sit, Stay, N' Play—10 years. Member of the credit union board of directors since 2018

Anyone considering nomination must certify, in writing on a form prescribed by the credit union's Board of Directors that he or she has agreed to abide by and has signed the detailed 7-page code of ethics; is agreeable to nomination and will serve if elected to office; and understands that the ballot will set forth a brief statement of the nominee's qualifications and biographical data, including without limitation, a statement: (a) that he or she is a member of the credit union; (b) as to whether the member meets the minimum age requirement (18 years); (c) that they have not been convicted of a crime involving dishonesty or breach of trust; (d) as to whether the member has caused a loss to the credit union through bankruptcy, default on a loan, misuse of credit union services; (e) as to whether the member was nominated by the Nominating Committee or by petition, and (f) as to whether the member has previously been a director and, if not, (i) of the practical experience possessed by the nominee qualifying him or her for service on the board, (ii) whether the nominee will complete recommended credit union sponsored training to attain the appropriate financial literacy to serve on the board. If the member refuses to sign any of the documents, he or she shall be deemed to have refused consideration for the nomination. Potential nominees must consent to a criminal record check and bondability search prior to inclusion on the election ballot.

All directors serve without pay and are not reimbursed for travel and related expenses in connection with board and other meetings.

Any member considering nomination is required by the credit union election procedures to meet with the Nominating Committee to review his or her potential candidacy. At this meeting, the duties, liabilities, code of ethics and responsibilities of directors of the credit union will be discussed. In addition, the Nominating Committee will request the information necessary to complete the biographical data statement described above. Arrangements for such meetings can be made by writing to the Nominating Committee at 337 Clay Avenue, Stroudsburg, PA 18360.

Once the certification is complete, petition forms will be available from the board secretary. The member must then obtain verified, valid signatures of at least one percent (1%) of the members in good standing, age 18 and older, and the petition must be submitted and reviewed before the nomination will be effective. Completed petition forms must be returned to the board secretary no later than 5:00 PM on March 14, 2024.

Positions on the ballot will be decided by a draw of lots on March 18, 2024. Names of the nominees will be posted at the credit union's main office on March 19, 2024. If an election is necessary, ballots will be distributed to members at the time of the credit union's Annual Meeting on April 23, 2024. There can be no nomination from the floor. The credit union will not conduct a vote by ballot if the number of nominees equals the number of positions to be filled.



## CHECK YOUR RATE

Compare our rates to your credit card and save!

Platinum Visa

**8.99% APR\*** since 2006

Classic Visa

**11.50% APR\*** since 1994

Both cards offer:

**No Balance Transfer Fee**

**No Cash Advance Fee**

**No Annual Fee**

\*APR = Annual Percentage Rate. The Annual Percentage Rate is based on creditworthiness and other qualifications.



**Transfer your auto loan from another lender and save!**

**GET UP TO 0.50% APR\*  
OFF OUR LOW AUTO  
LOAN RATES.**

\*APR = Annual Percentage Rate. Maximum discount includes: 0.25% APR discount for auto loans paid by ACH/payroll and 0.25% APR discount with 20% down payment/equity in the vehicle.



# Season's Greetings!



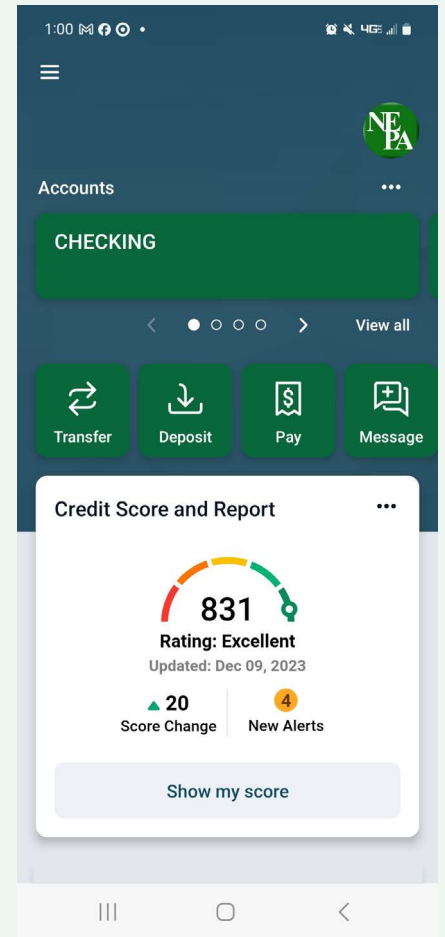
Best wishes for a healthy and prosperous New Year!

Thank you for your continued membership and support of your credit union.

## CREDIT SCORE— VIEW YOUR CREDIT SCORE AND REPORT FOR FREE!

We want to provide you with all the resources that you need to take control of your financial health. **Credit Score** is now available when you log in to your account.

You can access all the resources within **Credit Score** for Free - without impacting your score! In addition to seeing your credit score (TransUnion Vantage Score 3.0), you will have access to your full credit report, receive credit monitoring alerts, a personalized credit score action plan, financial education tips and so much more.



## TAKE CONTROL OF YOUR FINANCIAL HEALTH

- Daily Access to Your Credit Score & Report
- Real Time Credit Monitoring Alerts
- Personalized Credit Score Action Plan
- Credit Score Simulator
- Credit Score Goals
- Special Credit Offers.... And More!

To get started simply [log in](#) to your NE PA account. If you have not signed up for online banking, [click here](#) to enroll.



NE PA BULLETIN BOARD  
**HOLIDAY CLOSINGS**

## MARK YOUR CALENDAR

Join us on Tuesday, April 23, 2024, for the credit union's 64th Annual Meeting. Details will be included in the next newsletter.



**Christmas Day:**  
Monday, December 25, 2023

**New Year's Day:**  
Monday, January 1, 2024

**Martin Luther King Jr. Day:**  
Monday, January 15, 2024

**Presidents' Day:**  
Monday, February 19, 2024



## ATTENTION IRA HOLDERS

If you have an IRA with the credit union, the Fair Market Value of your Individual Retirement Account (IRA) is being furnished to the Internal Revenue Service. Any questions, please contact a Member Service Representative at 570-421-5585.

## ITM Locations

*(teller-assisted transactions available during regular business hours)*

*\*Video Call Kiosks are also available at these locations.*

### Mt. Pocono\*

1235 Pocono Boulevard,  
Mt. Pocono, PA 18344

### Brodheadsville

107 Kinsley Drive,  
Brodheadsville, PA 18322  
*(inside Kinsley's Family Market)*

### Stroudsburg\*

337 Clay Ave.,  
Stroudsburg, PA 18360  
*(lobby and drive-thru)*

## Locations & Hours

### Main Office

337 Clay Avenue  
Stroudsburg, PA 18360  
570-421-5585 | nepafcu.org  
Lobby Open Mon. - Fri.



### Video Call

Credit union staff are available during regular business hours.

Download the **NE PA Video Banking App** or start a Video Call online at [nepafcu.org](https://nepafcu.org)

### Online Chat

Credit union staff are available during regular business hours. Log in to your NE PA account to start a secure conversation by clicking on the Support tab.

### AnyHour Call Center

Call Center staff are available 24/7.  
570-421-5585

### Business Hours

Monday - Friday: 8:30 am - 5:00 pm  
Saturday: 9:00 am - 12:00 pm

