



# MEMBER TALK

Credit Union News to Power Your Membership

**SUMMER 2024**



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## Strengthening the Credit Union Presence in Monroe and Pike Counties—We have some exciting news to share with you!

The Board of Directors and Executive Team of NE PA are excited to announce plans to merge with UECU. This partnership represents a member-focused effort that would allow the combined organization to enhance the credit union’s commitment to greater access and convenience, more member value, and a larger presence throughout Monroe and Pike Counties. A merger between our two credit unions represents a strategic partnership between two financially strong credit unions committed to members, employees, and the communities we serve.

The combined credit union would employ close to 130 people and serve approximately 62,000 members. With a competitive virtual presence and our combined resources, we’ll be able to better serve our members and our communities.

UECU has been rated a 5-star credit union by BauerFinancial for over 30 years and was recently recognized as one of the 100 Best-performing credit unions in the nation by S&P Global Market intelligence. To learn more about UECU, visit [www.uecu.org](http://www.uecu.org).

If you have any questions, please email [mergerinfo@nepafcu.org](mailto:mergerinfo@nepafcu.org) or visit <https://www.nepafcu.org/merger> for answers to frequently asked questions.



**MAKE IT HAPPEN!**  
Remodeling Projects  
Home Repairs  
Debt Consolidation



## Get started with a Home Equity Line of Credit (HELOC)

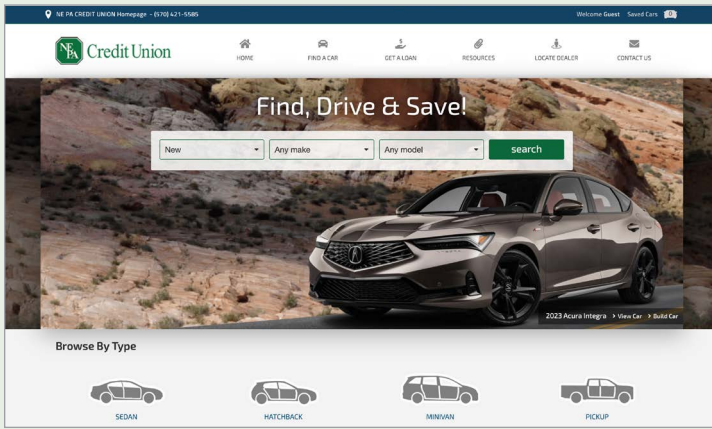
A HELOC is a flexible financial tool that allows homeowners to borrow against the equity in their home to fund projects, such as a kitchen remodel, a new deck, or landscaping upgrades.

Save money when you use a HELOC to consolidate high interest credit card debt or loans.

Whatever your plans are, a HELOC with NE PA can help you achieve your goals.

- Take advances as needed—use the money from your HELOC for 10 years.
- Lower your monthly payment with a 15-year term.
- Pay interest only on the amount borrowed.
- Save money with no application fee.

**Apply today**



## ONLINE AUTO BUYING CENTER

SAVE TIME, SAVE MONEY, and REDUCE STRESS when you shop for your next vehicle using our online Auto Buying Center.

- Search for new or used vehicles
- Compare vehicles by make, model, and price
- Access FREE CarFax Reports
- Apply for an auto loan pre-approval

Set up your free auto shopping account to find your next vehicle! [nepafcuautobuying.org](https://nepafcuautobuying.org)

## DRIVE SOONER AUTO LOAN PRE-APPROVAL

A Convenient Way To Purchase Your Next Vehicle!



## Financial Education

During Financial Capability Month (April 2024), the credit union partnered with the Eastern Monroe Public Library to offer free financial education classes.

Credit union staff, like Amanda Gary (pictured right), presented a variety of topics, including:

- Budgeting Basics
- Managing Credit
- Auto Buying 101
- Homebuyer Education

Recordings for these classes are available [on our website](#).

If you would like the credit union to conduct financial education classes for your community group or place of work, contact us at 570-421-5585 or email [marketing@nepafcu.org](mailto:marketing@nepafcu.org).





# Have Questions About Investing Or Retirement Planning?

Market volatility may have you feeling on edge and wondering if you should make any adjustments to your savings or investing plans.

## We are here for you!

We encourage all NE PA members to speak with our knowledgeable CFS\* Financial Advisor, Matthew Birnbaum.

As a partner of the credit union, Matt has a strong history of working with NE PA Credit Union members to help them make sound financial decisions and achieve their financial goals.

**Contact Matt to schedule a call or complimentary appointment.**

## Matthew Birnbaum

CFS\* Financial Advisor

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Matthew Birnbaum

*\*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.*

## Community Activity



The credit union is happy to support local organizations.

### Trek-for-Tech

Erik McFall, VP—Accounting/Operations, and his daughter participated in the Monroe Career and Technical Institute (MCTI) Trek-for-Tech 5K Run/Walk. CONGRATULATIONS! Erik and his daughter took **FIRST PLACE** in their runner categories. As you can see by their smiles, they had a great time. This family-friendly event took place on Saturday, April 20, 2024, at Dansbury Park in East Stroudsburg. It was hosted by MCTI's Interact Club and The National Technical Honor Society. All proceeds benefitted the MCTI Foundation and Big Brothers Big Sisters of Northeastern PA.

### Healthy Kids Day

Katie Barbaro, AVP—Member Services, attended the Pocono Family YMCA's Healthy Kids Day. This family-friendly event took place on Saturday, April 20, 2024, at the Pocono Family YMCA in Stroudsburg. Katie enjoyed handing out frisbees and talking with all of the parents and children. This event offered a full day of activities and information to improve families' health and well-being, as well as the health of

the community as a whole. Healthy Kids Day is a national YMCA initiative, and the "Y" is committed to strengthening communities in the areas of youth development, healthy living, and social responsibility.

### Girls on the Run

The credit union was proud to sponsor the Girls on the Run 5k held on Friday, May 10, 2024 at East Stroudsburg High School South. As a race sponsor, credit union staff had the pleasure of setting up an information table and joining the fun!

### Sponsorship Opportunities

If you are hosting a community event and looking for sponsorship, please contact [marketing@nepafcu.org](mailto:marketing@nepafcu.org) for consideration. We are proud to support local organizations.

# Mark Your Calendar



Skip-A-Pay invites will begin going out in October. This is a great opportunity to take a month off from a loan payment\* during the holiday season.

*\*Eligible loans include Vehicle, Signature, and Revolving Lines of Credit in good standing.*

Look for us at StroudFest on August 31, 2024 and the Mt. Pocono Harvest Fest on September 21, 2024.



**Please be advised we will NEVER call and ask you for your full card number, expiration date, or CVV code. If you receive a call like this, please hang up and call us directly at 570-421-5585.**

## Stay Alert for Scams

We urge everyone to remain vigilant and stay alert for potential scams. Scammers are constantly devising new ways to deceive individuals, so it is crucial to be cautious and verify the authenticity of any requests or offers that seem suspicious. Remember to never share personal information or financial details with unknown sources and report any suspicious activity immediately. By staying alert, you can protect yourself from falling victim to scams.

## NE PA BULLETIN BOARD HOLIDAY CLOSINGS

**Labor Day:**  
Monday, September 2, 2024



## We have partnered with LendKey to offer Private Student Loans.

### Benefits Include:

- Available for both undergraduate and graduate school student loans.
- No application fees and no prepayment penalties.
- Interest Rate Reduction of 0.25% with automatic payments.
- Cosigner release available. (A cosigner is not required, but may improve your chances of getting approved. A cosigner may help you qualify for better terms.)
- Funds can be used to pay for qualified education expenses, such as tuition, room and board, books, computer(s), and more!

For more information, call (888) 549-9050 or visit [lendkey.com](https://lendkey.com).

## 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](https://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

