



# MEMBER TALK

Credit Union News to Power Your Membership

FALL 2024



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# MORTGAGE RATES YOU'LL LOVE

Are you looking to buy your dream home but worried about high mortgage rates? Look no further! We are proud to offer some of the most competitive mortgage rates in the market. Our rates are designed to suit your needs and budget, so you can finally get that home you've always wanted without breaking the bank. With our easy online application process and expert team of mortgage specialists, we make it easy for you to secure the home financing you need.

Available mortgage products include:

- Fixed Rate Mortgage
- Adjustable Rate Mortgage (ARM)
- Federal Housing Administration (FHA)
- United States Department of Agriculture (USDA)
- Department of Veterans Affairs (VA)

Contact our mortgage lending team at 844-429-8725 or complete a [contact request form](#) today.



# NE PA COMMUNITY FCU FOUNDATION PRESENTS EDUCATIONAL AWARDS

Awards were presented on July 18, 2024 at NE PA Credit Union in Stroudsburg, PA. Pictured left to right: **Caia Moran** (\$1,500), **Jacob Wharton** (\$1,500), **Nicole Valderrama** (\$1,500), **Daniel Juchnicki** (\$1,000), **Rebecca Chowdhury** (\$1,000), **Sakura Helm** (\$1,000), and **Yacine Tom Wing** (\$1,000). Congratulations to the winners! We wish them much success.

The Foundation's mission is to promote and support educational goals of students in Monroe and Pike Counties. Thank you to the members of our community who have made generous donations to assist in providing these awards.

If you would like to help support our Foundation's mission, please consider a donation. Donations to the Foundation, a 501 (c) (3) organization, may be identified as memorials, commemorations for birthdays, anniversaries and/or other special occasions.

[Learn more](#) about our Foundation and make a donation.



**AWARD WINNERS 2024**

## COMMUNITY ACTIVITIES

THE CREDIT UNION IS PROUD TO SUPPORT LOCAL EVENTS.



## APPLY NOW, THEN SHOP

"Hit the road" sooner with an **AUTO LOAN PRE-APPROVAL**. A pre-approval allows you to purchase the vehicle you want with confidence and less stress. Pre-approvals are valid for 30 days, which gives you plenty of time to shop.

You don't need to find a vehicle before you apply for an auto loan pre-approval. To get started, apply for the maximum amount you may need to borrow. After you find a vehicle and finalize the deal, we'll finish up the loan using a dealer's purchase sheet, which will show the final sales price including tax and tags.


[Apply for a pre-approval today.](#)





# GUARDING YOUR ASSETS: FRAUD PREVENTION


Scammers are professional thieves. They have made a career out of stealing other people's hard-earned money and ruining lives. Scammers pressure you to act immediately and may use fear tactics to get you to do what they want.

Following are some tips and behaviors to look for if you suspect a scam:


 Law Enforcement, the Social Security Administration, Medicaid, the IRS, or any other agency will never call you and demand payment for a bill or fine you supposedly owe.


 Be very cautious of someone you have met online, especially if they say they work overseas, are on a military base out of the country or travel often. Also, all plans to meet face to face mysteriously fall through. These are common indicators of a Romance Scam. Do not send any money to them. Even if they say they will pay you back, you will never see your money again. Speak with your financial institution or a trusted loved one before making any financial moves in this situation.


 If a security pop-up warning all of a sudden shows up on your phone or computer, DO NOT click on the link or call the number provided. Talk with someone you trust or contact the company using a phone number or website you know is real.


 Never share personal information or online banking credentials with a third party. The only person that should know your username and password is YOU. NE PA Credit Union or any other financial institution will never ask you for this information.





 Know who you received checks or electronic deposits from and their purpose. If you have answered an ad online (through Instagram, Facebook, TikTok etc.) or someone contacted you with a business proposition, please let us know and we will verify the information.


 Accounts at other financial institutions cannot be opened unless YOU have opened it. If anyone states they opened an account in your name at another financial institution, it is a scam.


 If anyone asks you for money upfront or to send them funds from a check they are sending you, it is a scam.

 Any lottery winnings, especially foreign lotteries that you have not participated in are a scam.

 If someone gives you a check and tells you to cash it and then go to a store to buy gift cards and give them the numbers or to buy cryptocurrency, it is a scam.

 Do not move money through your account in exchange for payment.

 Do not cash checks for anyone. If that check comes back as no good, you are responsible for the funds.

 If you get a call from a loved one stating they are in trouble and they need you to send them money right away, hang up and call them back on the number you have for them, or another family member. Chances are this is a scam.

NE PA Credit Union cares about its members and serves to be a resource for you. If you think you are being scammed, please do not hesitate to call us. We have a Risk & Compliance Specialist available to provide guidance to our members who may have experienced fraud or suspect fraud on their credit union account. Members can call **570-421-5585, ext. 1178**, during regular business hours.

## BUDGET FRIENDLY, LOW RATES!

Our budget-friendly, low-rate credit cards offer non-variable rates that have remained the same for years. They are an economical option for not only shopping but also paying off high-rate credit cards and consolidating debt.

**Platinum Visa Card:**  
8.99% APR\* since 2006

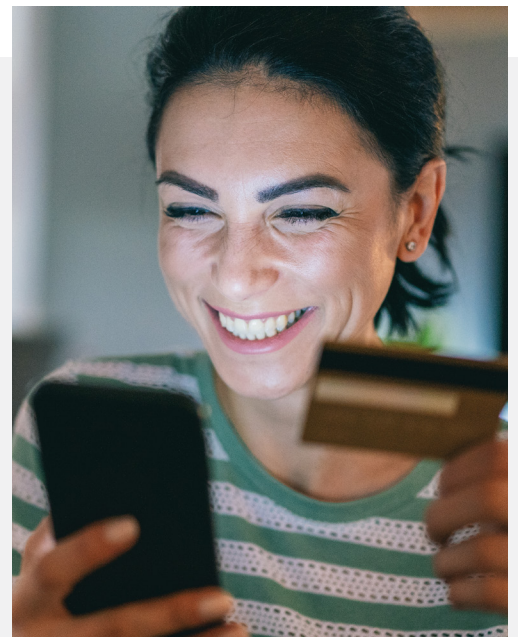
**Classic Visa Card:**  
11.50% APR\* since 1994

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

Additional money-saving benefits of our credit cards include:

**No Annual Fee | No Balance Transfer Fee | No Cash Advance Fee**

Take control of your finances and protect your budget with an NE PA Non-Variable Rate Credit Card. **Get started at [nepafcu.org](http://nepafcu.org).**





Credit Union



THE SALVATION ARMY  
EAST STROUDSBURG, PA

# THANKSGIVING FOOD DRIVE

Help those in need to have enough food  
for Thanksgiving Day and every day!

We are collecting the following items to support the East  
Stroudsburg Salvation Army Thanksgiving Food Box Distribution:

- Canned Ham
- Stuffing Mix
- Macaroni And Cheese
- Canned Yams
- Marshmallows
- Cream Of Mushroom Soup
- French Fried Onions
- Instant Potatoes
- Canned Green Beans
- Canned Corn
- Canned Carrots
- Canned Peas
- Canned Cranberry
- Gravy Packets
- Corn Bread Mix
- Pumpkin Pie Mix
- Jello Mix
- Cookies In Tin
- Pancake Mix
- Pancake Syrup
- Canned Milk

Please drop off donations to our Stroudsburg Branch by 10/31/24.

**Veterans Day:**  
Monday, November 11, 2024

**Thanksgiving Day:**  
Thursday, November 28, 2024

**Christmas Eve & Day:**  
Tuesday, December 24, 2024  
(closing at 1 PM)  
Wednesday, December 25, 2024

**New Year's Eve & Day:**  
Tuesday, December 31, 2024  
(closing at 1 PM)  
Wednesday, January 1, 2025

## UPCOMING EVENTS

### Paper Shredding

Saturday, October 26  
12-3pm

(Please, no businesses and a limit of  
10 bags or boxes per person.)

While you are at the shredding  
event, drop off some non-perishable  
food items. All proceeds benefit our  
Thanksgiving Food Drive.

**This event is FREE and will take  
place at our Main Branch located at  
337 Clay Ave., Stroudsburg, PA.**

## 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**



### 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

