



# MEMBER TALK

Credit Union News to Power Your Membership

WINTER 2025



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## Special Member Announcement



We are excited to share that on December 19, 2024, at NE PA Credit Union’s Special Meeting, it was announced that members voted in favor of merging with Utilities Employees Credit Union (UECU). After months of hard work, we are thrilled to begin the next phase of this journey together – combining our two organizations for the benefit of our members, our employees, and our communities. We are eager to begin pooling our resources and combining our membership and talented employees to be able to provide even more value now and into the future.

What happens next? Now that NE PA Credit Union has become a division of UECU, we will begin working on integrating our two organizations with the goal of having our core banking systems fully integrated by the end of the third quarter of 2025.

- You can continue to do your banking as you always have – our Stroudsburg, Mt. Pocono, and Brodheadsville locations will remain open during and after the merger.
- Your NE PA Credit Union account will transition to UECU by the end of the third quarter of 2025. As that time nears, you will receive a Member Information Guide with important details about your account transition to UECU. We’ll also share updates about your new UECU member benefits, including a Member Rewards program, Visa® card benefits, and additional loan options.

The support that you extended for the merger means so much to us, and we are so excited to officially welcome you to the UECU family! With deep roots in Pennsylvania, we are very grateful to have this opportunity to bring our two credit unions together to expand financial offerings and community initiatives in Monroe and Pike Counties.

As always, we are here for you. If you have any questions, please email [mergerinfo@nepafcu.org](mailto:mergerinfo@nepafcu.org). You can also find a listing of helpful FAQs on [our website](#).

Our best wishes go out to you and your family for a happy and healthy New Year.

Sincerely,  
Bret Krevolin, President/CEO

## Notice of the Annual Meeting

The Annual Membership Meeting will be held on Thursday, March 27, 2025, at 8:30 am, at the UECU office, 11 Meridian Boulevard, Wyomissing, PA. The meeting will be held in person and via webinar. Registration instructions will be posted online at [nepafcu.org](http://nepafcu.org) in early March. The meeting agenda will include the election of Directors and reports by the Chairman of the Board, the President, and the Supervisory Committee. Nominations for Director vacancies will be submitted by the Nominating Committee. Nominations may also be made by petition signed by 1% of the members and may be submitted to the Secretary at the Credit Union no later than February 14, 2025. Please contact Bret Krevolin, Secretary, for details on the nominating petition process. Nominations from the floor are not permitted by the bylaws.

## Mark T. Filbert, President/CEO Retires



After 31 years of service to the credit union, Mark T. Filbert retired on December 31, 2024. Mark began his career with the credit union on July 26, 1993 and worked his way through the ranks as Assistant Office Manager, Office Manager, Chief Operations Officer, and finally President/CEO. He has been President/CEO for the past 16 years. When Mark took over as President/CEO on February 29, 2008, assets were \$66 million with 9,000+ members. As Mark leaves, assets are over \$167 million with 12,000+ members. Mark has been a dedicated leader, always striving to make the credit union relevant to its members and the local community.

While it is sad to see Mark leave the credit union family, we are happy

that he will now have more time to spend with his family and pursue his hobbies. We wish him much happiness in his well-deserved retirement.



Best wishes for a healthy and prosperous New Year!

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



### CHECK YOUR RATE

Compare our rates to your credit card and save!

Platinum Visa  
**8.99% APR\***

Classic Visa  
**11.50% APR\***

Both cards offer:

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

\*APR is based on creditworthiness and other qualifications. Actual rate may differ. Not all applicants will qualify for approval.



Transfer your auto loan from another lender and save!

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

\*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. Not all applicants will qualify for approval.

## You are the Gatekeeper for your money.

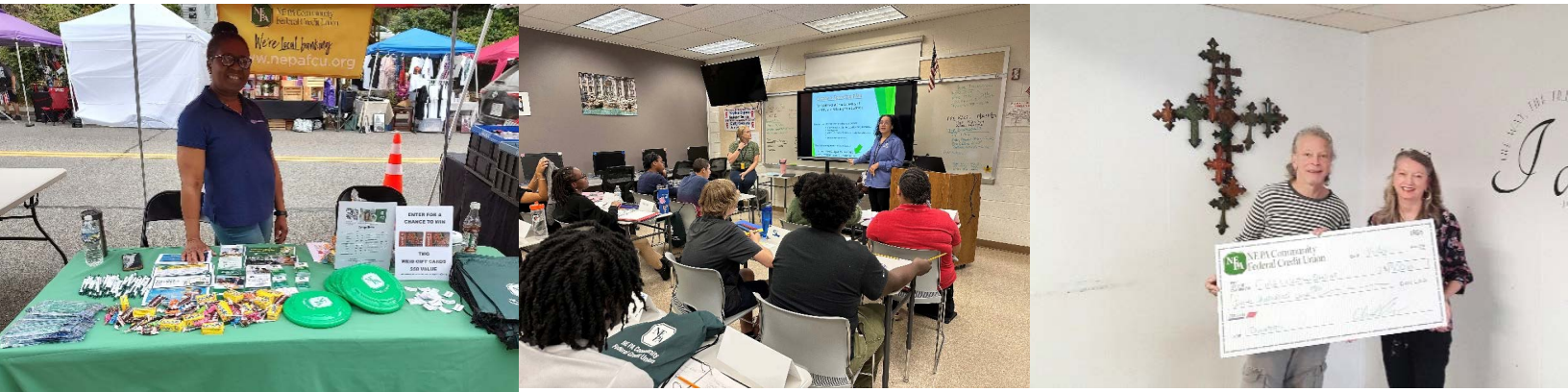
You often hear about “zero liability” for fraudulent activity on credit cards, but this type of protection doesn’t apply to financial accounts. “Zero liability” for fraud does not apply to your credit union account, bank account, or investment account. You are the “gatekeeper” for your money. It’s important to work closely with your financial institution to protect the money in your accounts.

If you are scammed into moving your money out of your account, you won’t be protected if it turns out to be a scam. And you probably won’t get that money back. If someone tells you to move your money to “protect” it, that’s a scam. Remember:

- **Slow down.** If it involves your credit union account, bank account, retirement account, or life savings—STOP! Hang up the phone. Call your financial institution or broker directly using a number you KNOW is right — not the number the caller used or gave you.
- **Tell someone.** Scammers want to isolate you from people you know and trust. Never agree to keep a secret — especially if you’re scared and worried. Always tell a family member or friend you trust — they care and can help.
- **Listen and share.** A teller or manager might not know you, but they do know the signs of fraud. If they ask, share why you’re withdrawing cash. Let them help you figure out what’s really going on.
- **Don’t lie.** The scammer, who might even try to keep you on the phone, will tell you to lie, so the financial institution won’t stop your transfer. Do not lie to avoid the financial institution’s security department.

At NE PA Credit Union, 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.

Remember, if you get a call, email, or text message from someone you think is trying to scam you, report it as soon as you can to your financial institution and contact the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/ReportFraud).



## Community Spotlight

Throughout 2024, NE PA Credit Union was proud to support MANY non-profit organizations in the community.

- Cold Weather Shelter at Stroudsburg Wesleyan Church—\$500 donation
- Meals on Wheels--\$500 donation
- Monroe Farmers Market—\$500 donation

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

- American Cancer Society
- AWSOM
- Faith International Church Basketball Tournament
- Girls on the Run Lehigh Valley and Pocono
- Go Collaborative—Snowmen of Stroudsburg
- Golf Classic—Lehigh Valley Hospital-Pocono
- Kiwanis Club of the Stroudsburgs Pancake Day
- Minority Golf Sponsorship
- Monroe Farmers Market
- Monroe Career & Technical Institute
- Mount Pocono Harvest Fest
- Pocono Friends of Scouting
- Pocono Irish-American Club
- Pocono YMCA
- Quiet Valley Living Historical Farm
- RSVP of Monroe County
- Robert W. Kinsley Memorial Golf Tournament
- Salvation Army East Stroudsburg
- Special Olympics
- StroudFest
- Stroud Region Open Space & Recreation
- Stroud Township Volunteer Fire Department
- Stroudsburg Area Music Supporters
- West End Little League

## 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.



## NE PA BULLETIN BOARD HOLIDAY CLOSINGS

**Martin Luther King Jr. Day**  
Monday, January 20, 2025

**Presidents' Day**  
Monday, February 17, 2025

# THE GIFT OF CREDIT MONITORING

Stay Up To Date This Winter.



## 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.

## 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.

### Business Hours

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



### Video Call

Credit union staff are available during regular business hours.

Download the **NE PA Video Call 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



**Credit Union**  
A Division of UECU