



# MEMBER TALK

Credit Union News to Power Your Membership

SUMMER 2023



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We are excited to introduce



an account specially designed for members ages 13-21

Build healthy financial habits for your teen that will last a lifetime by opening a **PowerU** Account & Rewards Debit Card.\*

With no fees and no minimum balance, **PowerU** will give your teen a safe place to make financial decisions by learning how to save and when to spend. As the parent or legal guardian, you'll get full visibility and access to the account to help support their financial journey.

**\*PowerU Debit Card Incentives:**

- A \$5.00 monthly incentive with 5-9 debit card transactions greater than \$10 each.
- A \$10.00 monthly incentive with 10 debit card transactions greater than \$10 each.
- No incentive will be paid for 4 or less transactions.
- No minimum balance is required to receive incentives.

Visit our [website](#) for complete details and open a PowerU Account today!

# HOW SHOULD I INVEST MY MONEY?

Fluctuating rates and 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

O: 570-421-5625

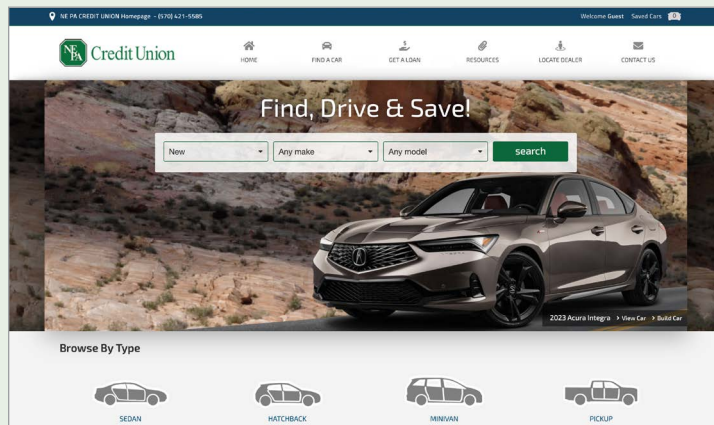
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Matthew Birnbaum

*\*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.*



## 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! [nepafcuaautobuying.org](https://nepafcuaautobuying.org)

## DRIVE SOONER AUTO LOAN PRE-APPROVAL

A Convenient Way To Purchase  
Your Next Vehicle!



# FINANCIAL EDUCATION

During Financial Literacy Month (April 2023), the credit union partnered with the Eastern Monroe Public Library to offer financial education classes.

Credit union staff, like Amanda Gary, presented a variety of topics, including:

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

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).



# YOUR HOME LOAN CENTER

## Finance Your Home with Competitive Mortgage Rates

With mortgage rates and home prices fluctuating, you may be unsure if now is the right time to purchase a home. Our mortgage lending specialists are available to help answer your questions and provide guidance on selecting a mortgage that best fits your needs. Mortgage products available include:

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

## Refinance Your Mortgage and Save

If the current value of your home has increased it may make sense to refinance your mortgage. Our mortgage lending team can help you decide if refinancing is the right option for your situation. Some reasons to consider mortgage refinancing include:

- Consolidate high-interest rate debt.
- Reduce monthly expenses.

- Provide needed cash for a major expense.
- Shorten the term of your loan.

## Review Loan Options & Check Mortgage Rates

Knowing your choices gives you the power to make good decisions. Throughout our online [Mortgage Center](#), you'll find valuable information you may use when buying or refinancing a home.

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



## 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](http://lendkey.com).





## There are more reasons than ever to love being a member of NE PA!

Through our partnership with Love My Credit Union Rewards, NE PA Credit Union members have access to some great discounts.

### Enjoy Exclusive Savings:

- Receive a discount from TruStage on Home & Auto Insurance.
- Switch to Xfinity or Spectrum mobile and get cash rewards.
- Get exclusive access to home tech support and protection with Asurion Home+.
- Get exclusive access to the Love My Credit Union Rewards Powersports, RV & Boat Buying Program.
- Build your credit history and save up to 30% with Rental Kharma.

Find out how your credit union membership gets you all these exclusive savings and more at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

## NE PA BULLETIN BOARD HOLIDAY CLOSINGS

**Labor Day:**  
Monday, September 4, 2023

### MARK YOUR CALENDAR

- **Shredding Day:** Start prepping for your fall cleaning. The credit union is hosting a free paper shredding event for the community on Saturday, October 21st from 9am-12pm at our Main Branch. (Please, no commercial businesses and a limit of 10 bags or boxes per person.)
- **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.

## 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](http://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 Banking App** or start a Video Call online at [nepafcu.org](http://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

