



# MEMBER TALK

Credit Union News to Power Your Membership

FALL 2023



- 01 Educational Award Winners
- 01 PowerU
- 02 Budget Friendly Low Rates
- 02 Auto Loan Rates
- 02 Free Paper Shredding & Trunk-or-Treat
- 03 Community Activities
- 04 Thanksgiving Food Drive
- 04 Bulletin Board



## EDUCATIONAL AWARD WINNERS—2023

On July 20, 2023, the NE PA Community FCU Foundation presented five (5) \$1,500 Education Financial Awards to students from the local community.

Pictured are the recipients (from left to right): **Destiny Monroe, Emily Barlotta, Michael Patterson, Sakura Helm and Julia Healey-Hardy.**

Congratulations to the winners! We wish them much success.

Our Foundation’s mission is to promote and support the education goals of students from the NE PA Credit Union service area through financial assistance for their post-secondary education.

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 an online donation.



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!

## 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.

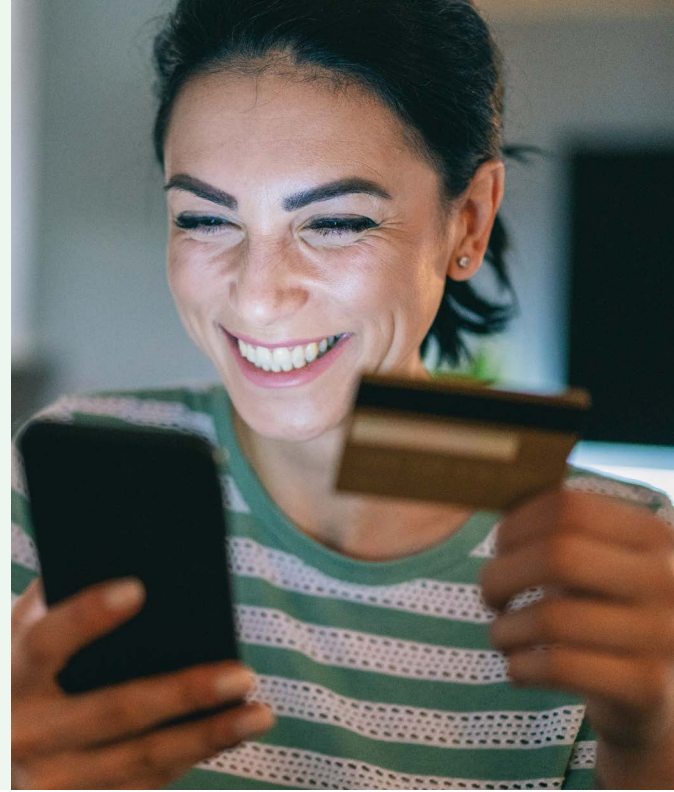
- Platinum Visa Card: 8.99% APR\* since 2006
- Classic Visa Card: 11.50% APR\* since 1994

\*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).



## Auto Loan Rates As Low As 4.00% APR\*

Get Pre-Approved and Drive Sooner!

- Time to shop—an auto loan pre-approval is good for 30 days.
- The power to negotiate a better price—you are pre-approved and ready to buy.
- The opportunity to save time—no need to sit with a dealer's finance manager.
- Low rates and flexible terms—up to 84 months for new and 72 months for used vehicles.

\*APR = Annual Percentage Rate. As Low As 4.00% APR is for an Experian Fair Isaac 2 credit score of 740 or higher, up to 24-month auto loan financing, and includes a 0.25% APR discount for auto loan paid by ACH/payroll and a 0.25% APR discount for 20% down payment/equity in the vehicle. The APR you receive will be based on credit worthiness and term of the loan.

## Free Paper Shredding & Trunk-or-Treat

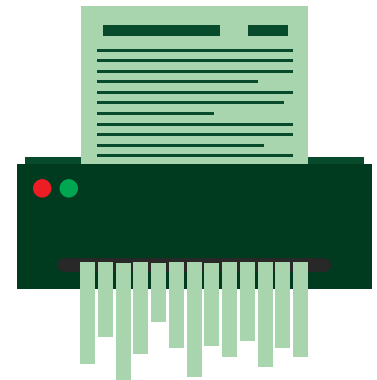
Saturday, October 21st  
9am-12pm

(weather permitting)

**Main Branch:**  
337 Clay Avenue,  
Stroudsburg, PA 18360

WHILE YOU ARE HERE:

- Shred your sensitive documents for FREE! (Please, no commercial businesses and a limit of 10 bags or boxes per person.)
- Stop by our Trunk-or-Treat
- Visit our Foundation Tricky Tray Table.
- Get details on reduced BJ's Membership.



## COMMUNITY ACTIVITIES—THE CREDIT UNION IS PROUD TO SUPPORT LOCAL ORGANIZATIONS.



### Goat Hiking

In June, the credit union provided a donation to Fustercluck Farm (Home of the Original Goat Hike). Credit union staff participated in a Goat Hike at the farm and had a terrific time! This unique hiking experience is a great family-friendly, group activity that's a lot of fun. Hikes are by appointment only.

Check them out at:  
Fustercluck Farm  
107 District Lane, East Stroudsburg, PA 18302

<https://www.facebook.com/fustercluckfarm1>



### Rooster Run

The credit union was proud to make a donation to support the 13th Annual Rooster Run/Walk hosted by Quiet Valley Living Historical Farm. In July, credit union staff participated in the Rooster Run—the course took them past the farm's pond and historical buildings, over a covered bridge, past an apple orchard, and through the pastures. Having fun was the big prize for the day!

The credit union has been a proud supporter of Quiet Valley for many years. If you haven't visited this unique destination, we invite you to visit their website to learn more.

Quiet Valley Living Historical Farm offers a wide variety of programs and activities throughout the year exploring the agricultural cycle, livestock practices, delicious cuisine, community celebrations, social customs, and technology of a typical Pennsylvania family farm in the 19th century.

Farm Activities include:

- Education
- Farm Tours
- Festivals
- Events

Visit them at:  
Quiet Valley Living Historical Farm  
347 Quiet Valley Rd.  
Stroudsburg, PA 18360

<https://quietvalley.org/>



### Sit, Stay, 'N Play Anniversary Celebration

We enjoyed participating in Sit, Stay, 'N Play's 10th anniversary celebration on July 23rd and seeing all of the fur babies. Festivities included training demonstrations, a free shot clinic, vendor displays, and food trucks. Sit, Stay, 'N Play provides comprehensive dog training and an in-house pet supply store specializing in quality food, treats, and supplies for dogs.

Visit them at:  
Sit, Stay, 'N Play  
1501 N 5th St.  
Stroudsburg, PA 18360

<https://sitstaynplay.net/>



## NE PA BULLETIN BOARD HOLIDAY CLOSINGS



Credit Union



THE SALVATION ARMY  
EAST STROUDSBURG, PA

# THANKSGIVING FOOD DRIVE

- Veterans Day:**  
Saturday, November 11, 2023
- Thanksgiving Day:**  
Thursday, November 23, 2023
- Christmas Day:**  
Monday, December 25, 2023
- New Year's Day:**  
Monday, January 1, 2024
- Martin Luther King Jr. Day:**  
Monday, January 15, 2024

### 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 10/31/23.

### 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 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

