



MEMBER TALK

Credit Union News to Power Your Membership

SPRING 2025



01 Special Member Announcement

01 Educational Award Applications

02 Welcoming New Board Members

02 Home Equity Line of Credit

03 Auto Loan Pre-Approval

03 Phishing Scams

04 Bulletin Board

04 Check Your Mailbox

Special Member Announcement

As we move forward with the final phase of the merger, I wanted to share some important updates. Our staff is working diligently behind the scenes to prepare for the integration of UECU and NE PA's core banking systems. In July, all products, services, and systems will be combined under one platform, and your NE PA account will automatically convert to a UECU account. To ensure a smooth transition, we'll be sending a Member Information Guide that outlines important changes and conversion dates. The guide will also include information about your new UECU membership benefits, including *VantagePoints™* rewards, Visa® debit and credit card benefits, and new borrowing options. The guide will be delivered to members via mail and email in late May.

Please take some time to review and update the contact information that you have on file with the Credit Union; this will help to ensure that you receive all merger



communications. Simply log in to your online account and click on your profile image to review your information and make changes. Our goal in this process is to make things as easy as possible for you. Should you have questions, please contact our Stroudsburg Office.

I also want to extend a warm welcome to UECU's two new Board Members – Lisa Kirschner and Todd Weitzmann. Lisa and Todd served on the NE PA Community FCU Board for many years, supporting the Credit Union's mission to provide quality member service and maintain a superior financial position. They bring with them diverse and extensive experience from various industries and disciplines. Lisa and Todd also advocate the credit union philosophy of People Helping People and share in UECU's vision, "To be our members trusted financial partner for life."

As we move forward with the integration of UECU and NE PA's core banking systems, we'll also share important updates with you at nepafcu.org/merger. Thank you for placing your trust and confidence in us. We're excited to be on this journey together.

Bret Krevolin
President/CEO

Educational Award Applications Now Available

The NE PA Community FCU Foundation follows a mission that pledges "to promote and support the educational goals of students from Monroe and Pike Counties, Pennsylvania, through financial assistance for their post-secondary education." The Foundation will give away **at least three (3) Educational Awards for at least \$1,500 each**. The deadline to apply is June 1, 2025. To date, the Foundation has given over \$51,000 in Educational Awards. Visit our [website](#) to download an application.



UECU Welcomes Lisa and Todd to the Board of Directors



Lisa Kirschner

Lisa Kirschner is an entrepreneur with strong ties to the Stroudsburg, PA area. She is the owner/founder of Sit, Stay, 'N Play dog training facility in Stroudsburg. Driven by the need to provide a safe training environment for dogs, Lisa decided to create an indoor, year-round dog training and social center for the community. She has been serving dog lovers in the community since 2013. Lisa is currently owned (dog lovers get this) by 2 dogs—an 11-year-old Border Collie and a 2-year-old Mini Aussie. Attending agility competitions with her dogs is a passion that Lisa thoroughly enjoys. As vice chair of the NE PA Community Federal Credit Union's Board of Directors, Lisa supported the credit union's mission to provide quality member service and maintain a superior financial position. She understands the value a credit union provides for its members and the community. Lisa is married with two grown sons and two grandsons. In her free time, she enjoys skiing and fishing.



Todd W. Weitzmann

Todd W. Weitzmann is a partner in the law firm of Weitzmann, Weitzmann & Huffman, LLC, and has over 25 years of experience representing local governments in Monroe County, PA. Todd has guided his municipal clients – including the Monroe County Board of Commissioners, several township Boards of Supervisors, the Redevelopment Authority, Control Center, and various planning commissions and zoning hearing boards – through the challenges posed by uncertain economic conditions and shifting demographic forces. As these factors have led Monroe County to both state-leading growth and later contraction, Todd has also devoted a portion of his practice to helping the families that are impacted. For over 15 years, Todd has served as a court-appointed custody conciliator and juvenile court hearing officer where he mediates family conflict to protect children. Outside of his professional practice, Todd shares his time and experience on several local non-profit boards. As chair of the NE PA Community Federal Credit Union's Board of Directors, Todd helped lead the credit union through a strategic merger with the Utilities Employees Credit Union, and he now serves as a Director on that Board. Todd received a B.A. from Dickinson College and a J.D. from the University of Pittsburgh School of Law, where he was selected for the Order of the Barristers. Todd is an avid runner. He and his wife live in Stroudsburg where they raised their two now-adult children.

Spring into action with a Home Equity Line of Credit (HELOC)

Springtime is the perfect season to tackle home improvement projects, and a HELOC with NE PA Credit Union, A Division of UECU, can help make it happen. 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. Whatever your plans are, a HELOC can help you achieve your goals.

HELOC Benefits:

- 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.

Visit our website to [learn more](#) or start a [Video Call](#) to speak with a Lending Specialist today!

DRIVE SOONER AUTO LOAN PRE-APPROVAL*

A Convenient Way To Purchase
Your Next Vehicle!



REV UP YOUR CAR BUDGET

Set your budget and stick to it. When you start looking, resist the temptation to go above what you know you can afford. Use our financial **calculators** to find out how much your payments will be and plan your budget.

Visit our **website** to view rates and apply for an auto loan pre-approval. 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.

Auto Loan Pre-Approvals Offer:

- 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.

Apply online for your auto loan pre-approval today!

**Not all applicants will qualify for approval.*

Phishing Scams Can be Hard to Spot

Phishing emails and text messages often tell a story to trick you into clicking on a link or opening an attachment. Maybe it's an unexpected email or text message pretending to be from a company you know or trust, like a utility company or service provider asking you to make a payment, or maybe it's an unexpected party invitation that looks like it's from a friend or family member.

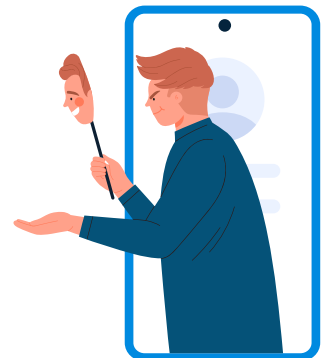
The message could be from a scammer, who might:

- say they've noticed some suspicious activity or log-in attempts — they haven't
- claim there's a problem with your account or your payment information — there isn't
- say you need to confirm some personal or financial information — you don't
- include an invoice you don't recognize — it's fake
- want you to click on a link to make a payment — but the link has malware
- say you're eligible to register for a government refund — it's a scam
- offer a coupon for free stuff — it's not real

Don't click on links or download attachments in these messages. It might lead to a request for personal information, like your Social Security, credit card, or bank account number or the link or attachment could download harmful malware onto your device.

How can you spot these scams? If you get an email or text message that asks you to click on a link or open an attachment, ask yourself: Do I have an account with the company or know the person who contacted me?

If the answer is "No," it's likely a phishing scam. If the answer is "Yes," contact the company using a phone number or website you know is real — not the information in the email or contact your friend directly on a separate email or text string to confirm it's really them.



Learn more about how to spot, avoid, and report scams—and how to recover money if you've paid a scammer—at **[ftc.gov/scams](https://www.ftc.gov/scams)**. Online Source: Ari Lazarus, Consumer Education Specialist, FTC, consumer.ftc.gov

NE PA Credit Union, A Division of UECU, cares about its members and serves to be a resource for you. If you think you are being scammed and your account is at risk, please do not hesitate to contact us. Members can call 570-421-5585, ext. 1178, or **log in** to their account to start a secure online chat.

CHECK YOUR MAILBOX

On January 1, 2025, NE PA Credit Union became a Division of Utilities Employees Credit Union (UECU). **Important information about your account transition to UECU will be arriving in your mailbox in late May.** Get ready to be excited as you keep an eye on your mailbox for the Utilities Employees Credit Union (UECU) Member Information Guide. This guide will include important information such as transition timelines, how to access your new accounts, a digital banking overview, and more. We encourage you to reach out with any questions or feedback after you have had a chance to explore the guide. As always, we are here to assist you.

NE PA BULLETIN BOARD HOLIDAY CLOSINGS

Memorial Day

Monday, May 26, 2025

Juneteenth

Thursday, June 19, 2025

Independence Day

Friday, July 4, 2025

NEW BUSINESS HOURS

Effective Wednesday, April 2, 2025, the credit union will close on Wednesdays at 3:30 PM to support staff training and development. We apologize for any inconvenience. Digital Banking, Call Center, and ATMs are available 24/7.



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

MON, TUE, THU, FRI: 8:30 am - 5:00 pm
WED: 8:30 am - 3:30 pm
SAT: 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