



# MEMBER TALK

Credit Union News to  
Power Your Membership

**SPRING 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.



# 64th ANNUAL MEETING & BOARD ELECTION NOTICE



The credit union's Annual Meeting will be conducted both virtually (online or by telephone) and in person on Tuesday, April 23, 2024 at 6:00 p.m.

NE PA Credit Union leadership will review the credit union's activities for 2023, and the credit union's Nominating Committee will present four nominees to fill four board vacancies. In 2024, Amy Berman, Constantine Christofides, Charles Green, and Lisa Kirscher are running for re-election. There can be no nomination from the floor. The credit union will not conduct a vote by ballot if the number of nominees equals the number of positions to be filled.

Members who opt to attend the meeting virtually will join the meeting by video conference from their personal device or by dialing into a conference line via phone.

Instructions on how to participate will be sent to all registered members via email prior to the meeting date.

Members who opt to attend the meeting in person should arrive at the credit union by 5:45pm (337 Clay Ave., Stroudsburg, PA 18360) on Tuesday, April 23, 2024.

Advance registration is required by April 19, 2024.

To register, visit [nepafcu.org](https://nepafcu.org) or call 570-421-5585, ext. 1610.

## Help Protect Your Parents' Finances

It's heartbreaking to hear stories of people losing money (even their life savings) as a result of fraud or financial exploitation, especially if they are older and financially vulnerable. In fact, it's quite common. According to the Federal Trade Commission (FTC), people age 70 and older reported losses of \$567 million in 2022. You know your parents could be at risk, and you want to protect them, but how?



One place to begin is by looking for warning signs that your parents have been victimized, or are at risk of being influenced, manipulated, or coerced by a stranger or someone they know.

Watch for some of the following signs:

- Unusual bank account activity, including large or unexplained withdrawals, and nonsufficient fund notices
- Missing checks, credit cards, or financial statements
- Unpaid bills
- Lost money or valuables that can't be located after a thorough search
- Relationships with people who seem to have undue influence
- Unexplained changes to legal documents
- Declining memory and decision-making skills

Regularly checking in with your parents may help you spot issues that need to be addressed. If your parents have fallen victim to a financial scam or are being pressured for money from someone they know, they may be embarrassed or reluctant to tell you, even if you ask. Do your best to remain objective and nonjudgmental, and patiently listen to their views while expressing your own concern for their well-being.

At NE PA Credit Union, we have a Risk and 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.



Working to  
prevent financial  
exploitation



## Intergated Teller Machines

“Live” Tellers are available through the credit union’s Integrated Teller Machines (ITMs) during regular business hours. Simply touch the ITM screen to speak with a teller who will complete your transaction.

### ITM Locations:

#### Main Office Lobby & Drive-Thru Lanes

337 Clay Ave., Stroudsburg

#### Mt. Pocono Branch

1235 Pocono Blvd., Mt. Pocono

#### Kinsley’s ShopRite

107 Kinsley Dr., Brodheadsville



## 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 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 with NE PA can help you save money and achieve your goals.

### NE PA 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!



## CHECK YOUR RATE

Compare our rates to your credit card and save!

### Platinum Visa

**8.99% APR\*** since 2006

### Classic Visa

**11.50% APR\*** since 1994

Both cards offer:

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

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

## FINANCIAL EDUCATION

PRESENTED BY NEPA CREDIT UNION

All classes are FREE and will be held at the  
Eastern Monroe Public Library.

(1002 North Ninth St., Stroudsburg, PA)

To register, visit [nepafcu.org](http://nepafcu.org) or call 570-421-5585.  
(You'll also receive a Zoom link for virtual participation.)



### BUDGETING BASICS

April 4, 2024, 5:30–6:30 p.m.

Creating a budget is a powerful financial tool. Learn the simple way to budget like a pro.



### MANAGING CREDIT

April 11, 2024, 5:30–6:30 p.m.

Find out what truly affects your credit score and how you can improve it.



### AUTO BUYING 101

April 18, 2024, 5:30–6:30 p.m.

Join us to learn the “ins and outs” of purchasing your next vehicle.



### HOMEBUYER EDUCATION

April 25, 2024, 5:30–6:30 p.m.

Turn your dream of homeownership into a reality. Learn about the mortgage process.



Credit Union

## Free Credit Counseling



Credit counseling is for anyone who wants to improve and maintain financial health. It's a great option to help you be ready for whatever your financial life throws your way.

Credit counseling could be helpful if you want to:

- Get out of debt
- Make and live on a budget
- Improve your credit
- Relieve stress and anxiety about your finances
- Buy a house or save money for a big goal

If you think you could benefit from credit counseling, we encourage you to take the first step and call our partners at GreenPath Financial Wellness today. GreenPath counseling sessions are free, no-pressure, and 100% confidential.

Call today or go [online](#) to learn more: 877-337-3399

## NE PA BULLETIN BOARD HOLIDAY CLOSINGS

**Memorial Day:**  
Monday, May 27, 2024

**Juneteenth:**  
Wednesday, June 19, 2024

**Independence Day:**  
Thursday, July 4, 2024

## Cold Weather Shelter Donation



The credit union is proud to support the Cold Weather Shelter located at the Stroudsburg Wesleyan Church in Stroudsburg, PA. In January, the credit union provided a \$500 donation and staff donated several bags of socks and bar soap. The shelter has room for 50 people, but they make room for more, if needed. Guests are provided a warm place to stay, food, a hot shower, and resources that can help with finding employment and housing.

There are many reasons for homelessness including mental illness, drug and alcohol abuse, and unemployment. Whatever the reason, the need is great, especially during the winter months. The shelter is open November 1st through March 31st from 7:00 pm to 6:00 am. If you'd like to help the shelter, consider volunteering or making a donation. Volunteers act as greeters to help guests check in, some volunteers stay overnight to help with the nighttime "lights out" and morning "wake up call" routines, and other volunteers drop off food. Please visit their website to make a donation or volunteer.

<https://www.stroudsburgwesleyan.org/outreach/cold-weather-homeless-shelter/>

## 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

