



## Wyoming County School Employees Federal Credit Union

Serving employees of Tunkhannock Area, Lackawanna Trail, and Keystone College

[www.creducomp.com/wcsefcu](http://www.creducomp.com/wcsefcu)

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<https://www.penneastfcu.org/>

August 15, 2016



To Our Members:

Subject: Merger Progress, Issue 5

Here's the latest update for you:

- You already know that both offices are now open from **9 a.m. 'til 5 p.m.** daily.
- When you visit either office now, please expect to be asked for your **driver's license**, so it can be scanned for the data processing system. This is important. If you visit any of the other four offices, your ID will be handy for the representatives you meet.
- If you didn't see this in our last update, be advised you'll be asked to sign a signature pad, as opposed to a paper receipt.
- We've encountered some bumps in the transition road. For example, some of our early-month transfer batches were not on the system as we thought; and, therefore, some transfers in your accounts were not done. That's the bad news. The good news is that we caught the problem and fixed it as soon as we were able. If you use the on-line feature of Penn East's site, please **check all of your transactions carefully—and make sure any transfers for loan payments or other account deposits have been done properly.**
- You'll see that your Penn East account number is your WCSEFCU account number preceded by either a 1600 or a 16000. This is good, because it keeps us identified for contingencies in the future.
- Worth repeating: If you check on the Penn East web site, you can find locations in the extensive "CU Dollar" network where there are fee-free ATM's. Of course, **Sheetz** and **WaWa** still offer fee-free ATM's. Interestingly, in Wyoming County, you can use the P&GMFCU ATM free because it's part of the

**“CU Dollar” network. The last page of this document is an example of what you’ll find on the Penn East web site. You can select any county to get the corresponding fee-free ATM’s within that area.**

- **And, we’re still emphasizing the need to “Use your PEN; NOT your PIN.” And, please note, per the Penn East web site, that,**

*Transactions that are signature-based at the point-of-sale are free and unlimited and the purchase is deducted directly from your checking account. When a cashier asks “Debit or Credit?” make it a habit of saying “Credit” so that you will be able to sign for your purchases. If you choose “Debit” and enter your PIN number, it counts as a Debit/ATM withdrawal and you could incur fees if you exceed 8 free transactions. Members with Advantage Checking or Premier Checking receive unlimited debit and ATM transactions.*

- **Now that we’ve merged, any ACH deposits or withdrawals in or out of your accounts with WCSEFCU will continue as they were.**
- **The “Online Banking” component of your membership appears to be a rock-solid secure system, and many have been happy with the layers of security that exist. And, finally, we have “Bill Pay”! Sign up for either or both on the Penn East web site.**
- **For those of you who have earned a dividend in the past, it’s now time that you look into a “Money Market” account or “Share Certificates.” Penn East has an array of accounts:**

**Share/Savings Accounts  
Money Market Accounts  
Share Certificate Accounts  
Individual Retirement Accounts (IRAs)  
Christmas/Vacation Club Accounts  
Vacation Club Accounts**

**As a member of Wyoming County School Employees, you didn’t have access to some of these types of accounts. Now, however, it will be to your advantage to look into accounts that match your needs or maximize your dividends. If you’d like to open a MONEY MARKET ACCOUNT, you MUST appear at one of our five locations to do that.**

- **Some of you “on-line” folks will be surprised to see other accounts on your screen. Please remember that, if you are a joint owner on another’s account, you’ll see all associated accounts when you open yours. If you’d prefer to not see some of those accounts, you may customize your view to include only your “favorite” accounts.**
- **We will keep you posted as time goes on here on the web site; so “stay**

tuned.”



## Non-Surcharging ATM Locations

For Members Of Credit Unions In The [Selective Surcharging Group](#)



<b>Search for:</b> <input type="text"/>	<b>List all ATMs in county</b> <input type="text" value="Wyoming"/>
<b>in</b> <input type="text" value="City"/>	<input type="button" value="Submit"/>
<input type="button" value="Submit"/>	<a href="#">Out of State ATMs</a>   <a href="#">All ATMs</a>

Institution	Location	Address	Type
P & G MEHOOPANY EMPLOYEES FCU	Branch Office	15 Lane Hill Road Tunkannock, PA 18657	Withdrawal
	Drive-up	<a href="#">map</a>	
P & G MEHOOPANY EMPLOYEES FCU	Mercy Tyler Hospital	880 State Route 6 West Tunkhannock, PA 18657	Withdrawal
	Inside	<a href="#">map</a>	