

2026 Newsletter



**NOTHING
BUT**  **NET**
CREDIT UNION

**BENCH YOUR BANK.
Start winning with NET!**

EXPLORE THE LINEUP

Don't stay on the sidelines. Click to see how NET can help you improve your game.



DIGITAL BANKING



**CASH BACK
DEBIT CARD**



**INSTANT ACCESS
CARDS**



BUDGET FEATURE



**ONLINE
APPLICATIONS**



**TEXT WITH
NET**

<https://netcreditunion.com/nothing-but-net/>



Letter From Clarence

The summer of 2026 is proving to be a HOT one – as I pen this chapter of our newsletter, we just finished having a record setting heat wave of near triple-digit temperatures at the end of June. Fittingly enough, hot amply defines the growth we are experiencing at NET. We have been growing loans, deposits, and assets at double-digit rates, and membership growth is not far behind. Let's dive into why I believe this is happening.

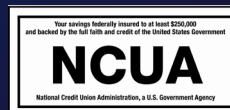
- Are we giving free money away? Well, maybe – we have some great cash back offers with our rewards credit card. Currently we're offering 5% cash back when you purchase gas. Timely for summer vacation and soaring fuel prices.
- Are we offering silly deposit rates? Well, not really. We price our deposit products competitively with both the local and online marketplace. And, yes, the online market is a real thing for financial institutions to pay attention to. In July we have CD specials at 3.75% and 4.00% APY and are offering 5.00% APY on our high-yield checking and savings accounts.
- Are we offering silly loan rates? Nope. Same with deposits, we price our loans competitively and continue to offer promotional rates throughout the year. The last promo we did was on our Fixed Rate Home Equity Line of Credit product – draws of 1.99% until December of 2026 – that one was very popular. Keep your eyes open for more promotional rates throughout the year.
- Do we make it easy for people to join the credit union? Yes, absolutely yes. We are affiliated with over 700 different Preferred Partner Groups (PPGs). These are businesses, large and small like Canpack, Allied Services to Jitty Joe's, and associations like The Lackawanna Historical Society and Cub Scout Pack 126 just to name a few. Whether you're a current employee or retiree of one of our PPG's, or a member of one of our many associations, you're eligible for membership. We also have the "NET Neighborhood" – geographical boundaries of communities in Lackawanna

and Luzerne counties. If you work, worship, live, or attend school within these neighborhoods, you're eligible for membership. And let's not forget family members of existing members – they're eligible for membership as well.

- Do you have a digital banking platform? Definitely yes. We have the best platform for members to conduct their banking, remotely, day or night. So many tools offered through our app that 80% of members access their digital banking on, at a minimum, a monthly basis. Our digital banking platform is our largest "branch" and offers you much more than a spot-check of your balance. You can deposit checks, transfer funds, check on debit and credit card purchases, pay bills, manage or freeze your credit, debit or HELOC cards, update your address or other personal information, order check, place travel notices if your traveling abroad, ask our staff account questions, Zelle someone money, apply *securely* for a loan, create a budget, check your credit score, get the value of your home, and get your electronic documents like account and credit card and mortgage statements.
- Do we have good people working at the credit union? Nope. We have the BEST people working at the credit union! And members tell us about how much they like our staff every day! It's the best compliment we can get.

There is so much more you get when you Bank on NET. These are just but some of the reasons "why" I believe we're growing so strongly and successfully. Let me know what you think by submitting your reason of why you like to Bank on NET via the "Clarence Cares" portal on the main page of our website.

Clarence Baltusanto



NET's New Preferred Partner Groups!

If You Work Here, You Can Bank on NET!

Ameri-Coat and Sealing

AZEK Building Supply

CareWide

Constantino's Catering

Evercor

Fell Charter School

Giant Floor

HireLivin Homecare

Horizon Dental Care

Howard Gardner Charter School
Employees

Howard Gardner Charter School
Students

ID Logistics US

Jessup 21st Century Association

Mill City Dairy Bar

Mitsubishi Chemical Group

Mohegan Pennsylvania

Mountain View School District

Pittston Area School District

Skytop Lodge

T.E. Spall & Sons

Taylor Borough

Taylor Fire & Rescue

Three Saints Barber Shop

Tri-Star Academy

United Laminations

United Neighborhood Centers of
NEPA

Waverly Cabinets

Western Wayne School District

Willowbrook Place

Looking to partner with NET?

Visit <https://netcreditunion.com/preferred-partnership/>

Ready to join NET?

Check out some of our NET Favorites. Enjoy these perks & more when you Bank on NET!



Digital Banking



High Yield Checking
Accounts



Cash Back Cards



No Junk Fees



Instant Issue Cards



Connect with NET

See more at <https://netcreditunion.com/net-favorites/>

NET News



PPG Golf Day Event

A little rain couldn't keep us off the course!

NET hosted another successful Preferred Partner Golf Day this summer! It was great spending time with some of our Preferred Partner Groups at Blue Ridge Trail Golf Club.

Thank you to everyone who joined us and made it a memorable day despite the weather!



Cuts & Putts!

We had a great day with Three Saints Barber Shop & Shave Parlor Jessup PA sponsoring haircuts! NET partnered with Three Saints Barber Shop & Shave Parlor in Jessup to sponsor free haircuts for members of the local community. We also hosted a putting game, giving participants a chance to test their skills and win cash prizes.

Fraud Blog

Package Delivery Scams: Stay Alert for Imposter Messages

Package delivery scams are a rapidly growing form of business imposter scams, where criminals impersonate legitimate delivery companies to steal personal information or money. These scams typically begin with an unexpected text, email or phone call claiming there's a problem with a delivery, such as an incorrect address or unpaid fee. These phishing (impersonated) messages often include links or phone numbers that prompt recipients to disclose sensitive personal or financial information, or to pay fees or taxes under false pretenses. To appear credible, the messages contain well-known business names and logos. These links also may install malware — any software designed to cause damage or gain unauthorized access — to steal sensitive data.

Criminals create a sense of urgency by warning that the package will be returned, or additional fees will apply if immediate action isn't taken. These scams are especially effective because online shopping is so common that the messages seem plausible.

Legitimate delivery companies will not ask you for credit card details or passwords in an unsolicited text, email or phone call.

Read more to see how to protect yourself against these scams:

<https://netcreditunion.com/2026/06/10/fraud-blog-package-delivery-scams/>

5.00% APY*

High Yield Checking Accounts

*See more at <https://netcreditunion.com/checking/>

Keep your money with NET!

Earn more when you keep your money with NET!

Certificate Specials

8 months

3.75% APY*

25 months

4.00% APY*

*Learn more at:
https://netcreditunion.com/certificate_specials/

Cash Back Debit Cards

**1% Cash
Back***

Start earning cash back*
with every purchase with a
NET Digital Checking or
Checking Plus account!

Check out our featured deposit products at:

*<https://netcreditunion.com/keep-your-money/>