

Thank You and Happy New Year

As we celebrate in this wonderful holiday season of jubilation, First Choice America encourages you to seek the compassion within yourself and reach out to all mankind.

Our wish is for peace for the world throughout the New Year.

We give thanks to our loyal members who continually stimulate our success and progress in the future. We also look back with great gratitude for the past 80 years and the heritage that made our Credit Union what it is today.

We are proud to be a part of the Ohio Valley and continuously support our communities through local charities and volunteerism.

We thank our members for their continued trust, loyalty and support.

And we express our warmest wishes to all for
A Happy, Healthy, and Prosperous New Year!

*The Board of Directors, Officials, Management and Staff
First Choice America Community Federal Credit Union*

Celebrating the Holiday Season



To kick off the 2019 Holiday Season, First Choice America dazzled the communities of Wheeling, Weirton, Chester, Steubenville and New Cumberland with our delightful parade float. This year's float features bears, toys, nutcrackers, presents and an enormous First Choice America drum, along with thousands of twinkling lights! Pictured is the Credit Union float rolling down Main Street in the Weirton parade. Credit Union employees, family and friends rode on the beautiful float. All were dressed in matching holiday sweatshirts, which has been a First Choice America tradition for years.

Employees distributed red tote bags to the crowd in Weirton, and also served hot chocolate in front of First Choice America's headquarters.

Time is Running Out...January is the Last Month for Skip a Payment!



Do you need extra cash or did you spend a little too much for the holidays? You can Skip your Loan/VISA payment. January is the last month to skip a loan payment. It is just \$30 per skip!

You can sign the Skip A Pay form at any of our eight offices. Give yourself a break from the bills with our skip a pay program.

Call Us Today at 1-800-427-4835!

* Some restrictions do apply.

FIRST CHOICE AMERICA

COMMUNITY FEDERAL CREDIT UNION

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Scott E. Winwood

This Credit Union is an
Equal Opportunity Employer

www.firstchoiceamericacu.org



Shelley Sligar Promoted



Shelley Sligar

President and CEO Scott E. Winwood is pleased to announce that Shelley Sligar has been promoted to Manager of the Downtown Wheeling Office of First Choice America Credit Union.

Shelley, who resides in Wheeling, has been with the Credit Union since 2005 and had been previously serving as the Downtown Wheeling Office Assistant Manager.

Celebrating the New Year With A New Mobile App

We are excited to announce First Choice America has created a new app for mobile banking. The new app will enhance your mobile banking experience with a fresh new look, touch unlock, facial recognition, instant balances and much more, while still providing the mobile experience our members trust.



For you to begin enjoying this new First Choice America experience you will have to download a brand new app. The directions are below:

1. Go to Google Play/Play Store or the Apple App Store
2. Search for First Choice America-Mobile
3. Once you see our new mobile app, hit select and download
4. Log into the new app, using your information you have used in the past
5. Delete the old app from your device

On January 31, 2020 our old app will no longer be active; therefore, to utilize our mobile banking you will have to download the new app. If you have any questions about this new app or need help, please feel free to call the Credit Union at 304-748-8600 or 1-800-427-4835.

UPCOMING CREDIT UNION HOLIDAYS

Martin Luther King Jr. Day
Monday, January 20, 2020

Presidents' Day
Monday, February 17, 2020

Good Friday
Friday, April 10, 2020
(All Offices Close at 12 Noon)

First Choice America Financial Corner

As of October 31, 2019

Assets	\$459,199,600
Capital Asset Ratio	14.57%
Total Members	35,993

SCHOLARSHIP DEADLINE APPROACHING

The Credit Union's "People Helping People" Scholarship applications are due by February 29, 2020.

The applications are available at all First Choice America's eight offices. The scholarships are for \$1,000 each.

Qualified applicants must be a high school senior, high school graduate, or equivalent and do not have to be a first year student. Applicants may attend any accredited college, university, or trade school. The applicant must be a member of First Choice America Community Federal Credit Union. The complete guidelines accompany the scholarship application.

The Power of Pink Continues to Prevail

For the past six years in October, First Choice America offices decorated in pink with one goal in mind: raising money for a cure for Breast Cancer. These decorations drew the attention of Credit Union members and ribbons were sold to raise money for this worthy cause. Also during this time, employees were allowed to dress down for a donation and chocolate candy was sold to help the fundraising efforts.

In all, First Choice America raised over \$7,500 during the month of October. Scott Winwood, President & CEO said, "I am proud of the effort from Credit Union staff and thrilled by the generosity of our members. We are very pleased to support such a deserving cause."

In the six years of fundraising, the Credit Union has raised over \$30,000, which has gone to wonderful charities in the fight against cancer and for assistance to local cancer patients. Pictured below are the decorated offices.





Switch and Save
with First Choice America Credit Union

Warm Up With Our Great Low Vehicle Rates! Plus, Receive \$100 for Switching!

New Vehicles 100% Financing		Used Vehicles 100% Financing		Used Vehicles 90% Financing		Used Vehicles 80% Financing			
2020	APR*	2019	APR*	2018	APR*	2016	APR*	2013	APR*
36 months	2.79%	36 months	2.79%	36 months	2.89%	36 months	4.09%	36 months	4.69%
48 months	3.29%	48 months	3.29%	48 months	3.49%	48 months	4.19%	48 months	4.79%
60 months	3.49%	60 months	3.49%	60 months	3.79%	60 months	4.29%	60 months	4.89%
66 months	3.59%	66 months	3.59%						
72 months	3.69%			2017	APR*	2015-2014	APR*	2012	APR*
				36 months	3.09%	36 months	4.49%	36 months	4.99%
				48 months	3.69%	48 months	4.59%	48 months	5.09%
				60 months	3.99%	60 months	4.69%	60 months	5.19%

Call Us at 1-800-427-4835 or 304-748-8600 or Visit Us Online at www.SwitchAndSave4U.org

*All loans subject to credit approval. Rates effective 1-1-20. Rates subject to changes without notice. A payment example of 2.79% APR for 36 months would be \$28.99 per \$1,000 financed. Contact the Credit Union for additional rate information. \$50 minimum payment. \$100 cash applies only to approved vehicle and motorcycle loans. Terms and rates not available for purchase or refinance of commercial use vehicles. This \$100 cash offer is good for 2012-2020 vehicles on approved new loans or refinanced loans from other financial institutions. \$100 cash may be subject to income tax and reimbursement if the loan is paid off within the first 90 days. Please consult your tax advisor. Limited time offer; terms and conditions subject to change without notice. Federally insured by NCUA. Membership eligibility required.

You are Cordially Invited to Attend the

First Choice America Community Federal Credit Union 81st Annual Meeting

Where: Pepsi-Cola Roadhouse
565 Route 18, Burgettstown, PA

When: Tuesday, February 18, 2020

Time: 4:45pm Registration, Hors d'oeuvres, & Meeting
****Absolutely No One Will Be Admitted Prior To 4:45pm****

RULES:

1. All members must register prior to the meeting to attend.
2. Members must present their membership card for admission. Any joint owner of an account who is not a Primary Member is not eligible to vote on matters of business conducted at the meeting.
3. You must be 16 years of age or older to vote on matters of business conducted at the meeting.
4. Officials, employees or spouses, including members of their immediate family, living under the same roof in the same household, are not eligible to win any door prize.

Kenneth W. Truax
Kenneth W. Truax
Annual Meeting Chairman



Build Your IRA Nest Egg at First Choice America

- Competitive Rates
- Wide Variety of Terms
- Roth, Traditional, and Coverdell IRAs

**Call 1-800-427-4835 for
Our Latest Rates!
Or Stop by Any of
Our 8 Locations!**

Meet a Member of Our Credit Union Family



Bill Waugh

- Works at:** Three Springs Office
Job Title: Office Manager
Years of Service: 1 Year
Favorite Movie: *Shawshank Redemption*
Favorite Book: *Winning Everyday*
Favorite Food: Peanut M&Ms
Favorite Hobby: Playing bass and performing with my friends in my band
Best Vacation: Jamaica/Grand Caymans

Pack Your Bags for 2020!

Once again it is time to reflect on a year just over and one just beginning.

2019 turned out to be one of the busiest in years with Thanksgiving travel breaking many records for passengers flying and driving. 2020 looks to continue that trend with some of our clients making reservations already for 2021. Domestically, Walt Disney World is our most asked for trip. Caribbean and Alaska cruises come in a close second.

Internationally, river cruises lead many of our requests for European trips throughout 2020 and well into 2021. We still have limited space for our group sailing September 6, 2020 on Royal Caribbean with a Southern Caribbean itinerary for 7 nights priced from \$669.55 per person, based on two to a cabin, plus airfare.

In the last Briefer, I asked the readers to call me or email me to discuss your bucket list for travel. Many of you did and we planned, discussed and dreamed together. This year, I plan to visit northern Italy as well as Normandy to check off another destination on my bucket list.

**Call Worldview Travel
at 304-723-0393**

www.Worldview-Travel.com

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