

Welcome Back! Our Lobbies Are Open!

Our lobbies are open with normal operating hours. Our Credit Union's number one priority remains the health and well-being of our valued members, our vital employee team, and the communities in which we serve. To be in compliance with current CDC Guidelines, WV and OH Governor's Orders, and Local Health Department Authorities, here are some changes you can expect while visiting our lobbies:

- Masks/Face coverings are highly recommended for anyone entering our buildings that has not been fully vaccinated;
- To help ensure social distancing, a limited number of members will be permitted inside at any one time;
- Please maintain 6' social distancing between you and other members while visiting a branch which will be clearly marked on all lobby floors; likewise, on sidewalks outside our branches;
- Hand sanitizing stations and masks will be available at each entrance for your convenience and safety;
- Plexiglass panels have been installed at all teller stations, loan and new account desks;
- We have implemented enhanced cleaning and disinfecting procedures at our branch facilities including all high traffic/common areas and ATMs as recommended by the CDC;
- If you are sick or not feeling well, we ask that you please not enter our lobbies;
- If you are unable or unwilling to comply with the above current Federal, State, and Local official guidelines, please use one of our drive thru's, ATMs, 24 Hour Transaction Line, or online services.



Scott E. Winwood, President and CEO, shared a few comments on the re-opening of the lobbies, "The last 16 months have certainly been an unprecedented period in our history. Unfortunately, all of us have felt the impact of this terrible Pandemic in some way. During these difficult times, our commitment to our members never wavered as we continued to provide the products and services for all your financial needs, perhaps not in the usual manner that you may have been accustomed. While these steps were necessary for the safety of our members and staff, we understand they may have created an inconvenience for some of you for which we sincerely apologize.

Additionally, we greatly appreciate your understanding, cooperation, and loyalty throughout this trying ordeal. Although there will continue to be challenges ahead, we are confident that our commitment to our members, employee team, and communities in which we live and operate will guide us to remain the safe haven, reliable resource, and leader that you can count on for all your financial needs for many years to come. We are excited to return to normal operations and to see you again; however, please remain vigilant and continue to follow the recommended CDC guidelines to help keep yourselves and your families safe and healthy."



Money is at Your Door Step with Our Home Equity Line of Credit Loans

2.59% APR*

Introductory Fixed Rate
Through October 31, 2022

4.75% APR*

Variable Rate
Beginning November 1, 2022

Call 1-800-427-4835 to Set Up an Appointment!

*Rate effective April 1, 2021. No closing costs on approved credit limits of \$10,000 or more. If less than \$10,000, closing costs may range between \$100-\$400. If you modify an existing First Choice America Home Equity Line of Credit loan, you may be charged a loan modification fee, not to exceed \$195. The initial interest rate is 2.59% through October 31, 2022 and thereafter may adjust on the first of every month to the current prime rate plus .50% as published in the Wall Street Journal (as of 3-18-21, 3.25% + .50 = 3.75%APR). The adjusted rate at the first of every month is based on the prime rate plus .50% as of the close of business on the last business day of the preceding month. Beginning November 1, 2022, the APR will never be less than 4.75%. Maximum APR 18%. Minimum credit line \$5,000. Maximum term is 20 years. Annual fee \$45. Over limit fee \$25. Property insurance required. Consult your tax advisor about interest deductibility. All loans subject to credit approval. Limited time offer. Membership eligibility required. Federally insured by NCUA. NMLS #411557



FIRST CHOICE AMERICA

COMMUNITY FEDERAL CREDIT UNION

BOARD OF DIRECTORS

CHAIRMAN
Robert G. Mrvos

FIRST VICE CHAIRMAN
John R. Thayer

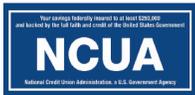
TREASURER
Edward L. Kennedy

MEMBERS
Kenneth W. Truax
Scott E. Winwood

PRESIDENT & CEO
Scott E. Winwood

This Credit Union is an
Equal Opportunity Employer

www.firstchoiceamericacu.org



Sandy Guzzo Retires



Sandy Guzzo has retired from First Choice America Credit Union after 13 years of employment. Sandy worked as a Member Service Representative at the Three Springs Drive office.

Sandy resides in Weirton, WV with her husband Paul. Sandy has two sons Jeremy and the late Bill. She also has eight grandchildren Eric, Matthew, Alex, Nicholas, Ben, Katie, Evan and Tyler. Sandy has one great granddaughter Rosemary June. The Officials, Management, and Staff would like to wish the best of luck to Sandy on her retirement.

Technology Upgrade Coming This Fall

A whole new look and feel is coming to our online banking, billpayer and mobile banking this fall. It is important to check our website and your email for informational updates.

It is also vital at this time to make sure your phone number and email information on our system is up to date. Due to this update, when you sign in for the first time, you will need a code which will either be texted or phoned to you. If we do not have your correct number, unfortunately, you will not be able to login.

Is Your Account Up to Date?

**Call Us Today at
304-748-8600 or
1-800-427-4835
to Update Your
Cell Phone and
Home Phone
Numbers**

UPCOMING CREDIT UNION HOLIDAYS

LABOR DAY
Monday, September 6, 2021

COLUMBUS DAY
Monday, October 11, 2021

Stanley S. Czahoroski, Jr. Scholarship

Kayleygh Vargo, a senior at Martins Ferry High School, was selected as the 2021 Stanley S. Czahoroski, Jr. Memorial Scholarship. This is the ninth year the \$500 scholarship has been awarded in memory of First Choice America Community Federal Credit Union's former Chief Financial Officer Stanley Czahoroski, Jr., who was also a graduate of the high school.



Kayleygh has participated in numerous clubs and activities during high school, including: the Swim Team; where she was a three-year letterman and Varsity Team Captain; the Volleyball Team; a peer coach for swimming, and was in the Marching Band, where she played clarinet. She was also on the Yearbook staff, serving as Editor her senior year; the French Club; Chy-Phy Science Club; National Honor Society; and the Belmont Staying Clean Club. Kayleygh has been recognized at the Academic Awards Banquet and was a three-year Academic Letterman.

The daughter of Kristopher Vargo and Leygh-Ann Anderson, Kayleygh plans to attend The Ohio State University, majoring in Psychology.

First Choice America Financial Corner

As of April 30, 2021

| | |
|---------------------|---------------|
| Assets | \$547,951,264 |
| Capital Asset Ratio | 13.62% |
| Total Members | 34,760 |

First Choice America Credit Union Awards Scholarships



Balakos



Blake



Holmstrand



Pietz



Zamberlan

First Choice America Community Federal Credit Union is pleased to announce the recipients of the 2021 'People Helping People' Scholarships. Those selected (listed in alphabetical order) this year include:

A graduate of Steubenville High School, **Olivia Balakos** plans to attend Miami University, majoring in Global Politics/Diplomacy. She is the daughter of Nick and Nicole Balakos of Wintersville, OH.

Connor Patrick Blake graduated from Oak Glen High School and attends West Virginia University, where he is majoring in Exercise Physiology. He is the son of Joseph and Tamara Blake of New Cumberland, WV.

With a major in Operations Management, **Allison K. Holmstrand** attends the University of Cincinnati. She is a graduate of Wheeling Park High School and is the daughter of Jeff and Linda Holmstrand of Wheeling, WV.

Kevin Pietz graduated from The Linsly School and from the University of Pittsburgh with a Bachelor's degree in Engineering. He will attend Johns Hopkins University in the fall as a PhD student in Biomedical Engineering. Kevin is the son of Mark and Colleen Pietz of Wheeling, WV.

A graduate of Catholic Central High School, **Kenzie Zamberlan** attends Duquesne University, where she is a Pharmacy major. She is the daughter of Ron and Lynn Zamberlan of Steubenville, OH.

Since the program's inception in 1995, the Credit Union has awarded \$155,000 in scholarships. Each recipient receives \$1,000.

The 'People Helping People' Scholarship is open to high school and college students who are primary members of First Choice America Community Federal Credit Union. Grade point average, scholastic achievements, and community involvement are considered in awarding the scholarships. Applications with complete guidelines for the next school year will be available this October at any of First Choice America Credit Union's eight office locations.



COOL KIDS

Exciting things are happening with our Cool Kids Cash Club. Keep on the look out for great things coming your way! Remember, it's never too early to start saving!



A Great Shot at a New Vehicle Comes with Our Great Low Rates! Refinancing Available Too! Plus, \$100 for Switching Your Loan to Us!

| New Vehicles 100% Financing | | Used Vehicles 100% Financing | | Used Vehicles 90% Financing | | Used Vehicles 80% Financing | | | |
|--------------------------------|-------------|---------------------------------|-------------|--------------------------------|-------------|--------------------------------|-------------|-------------|-------------|
| <u>2021</u> | <u>APR*</u> | <u>2020</u> | <u>APR*</u> | <u>2019</u> | <u>APR*</u> | <u>2017</u> | <u>APR*</u> | <u>2014</u> | <u>APR*</u> |
| 36 months | 2.49% | 36 months | 2.49% | 36 months | 2.59% | 36 months | 3.79% | 36 months | 4.39% |
| 48 months | 2.99% | 48 months | 2.99% | 48 months | 3.19% | 48 months | 3.89% | 48 months | 4.49% |
| 60 months | 3.19% | 60 months | 3.19% | 60 months | 3.49% | 60 months | 3.99% | 60 months | 4.59% |
| 66 months | 3.29% | 66 months | 3.29% | | | | | | |
| 72 months | 3.49% | | | <u>2018</u> | <u>APR*</u> | <u>2016-2015</u> | <u>APR*</u> | <u>2013</u> | <u>APR*</u> |
| | | | | 36 months | 2.79% | 36 months | 4.19% | 36 months | 4.69% |
| | | | | 48 months | 3.39% | 48 months | 4.29% | 48 months | 4.79% |
| | | | | 60 months | 3.69% | 60 months | 4.39% | 60 months | 4.89% |

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 1-1-21. Rates subject to changes without notice. A payment example of 2.49% 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 refinancing of commercial use vehicles. This \$100 cash offer is good for 2013-2021 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.

Discount Tickets to Area Amusement Parks Available at First Choice America



Make some great memories this summer at one of our local amusement parks. Discount tickets to Kennywood, Sandcastle, and Idlewild may be purchased at any of our eight Credit Union Offices.



Ticket prices are:

| | Our Price | Gate Price | Website |
|------------|-----------|------------|--|
| Kennywood | \$32.50 | \$59.99 | www.kennywood.com |
| Sandcastle | \$23.50 | \$42.99 | www.sandcastlewaterpark.com |
| Idlewild | \$32.50 | \$49.99 | www.idlewild.com |

Please visit the park's website to see the health and safety protocols before purchasing tickets.



Summer Fun Loan!



**Great Low Rate
5.99% APR***

**Apply Today at
Any of Our 8 Offices or
Call 1-800-427-4835
for More Details!**

*Summer Fun loans available through August 31, 2021. Repayment terms of 12 monthly payments of \$86.07 for each \$1,000 borrowed. All loans subject to credit approval. Rate and terms subject to change without notice. Call 1-800-427-4835 for full details.

Shopping for a New House or Looking to Refinance the One You Already Have?



Rates as low as:

2.51% APR*

For More Rate Information Visit:
www.firstchoiceamericacu.org

**Call to Set Up Your Appointment Today!
1-800-427-4835 or 304-748-8600**

*Additional rates and terms available. Rates subject to change without notice. All loans subject to credit approval. Membership eligibility required. Federally insured by NCUA. NMLS#411557



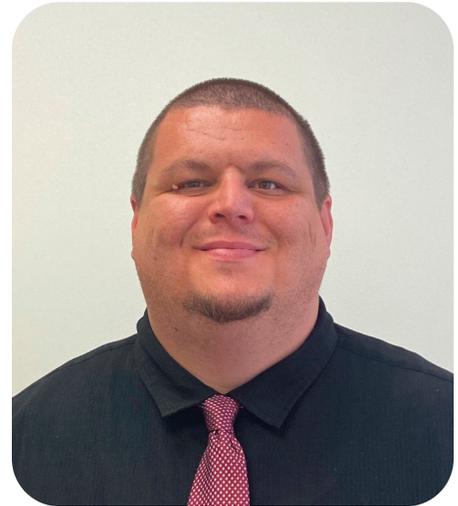
Protect Yourself with Card Valet

It's time to protect your debit and credit cards! Download the Card Valet App today! Download it at the Apple App store or Google Play store. With the app you can:

- Lock and unlock your card
- View account balances
- Set up real time alerts when transactions have been made
- Set up location access
- Set up purchasing limits
- Choose vendors at which your card can be used
- Choose the type of transactions
- Set up multiple cards



Meet a Member of Our Credit Union Family



Jeremy Wilson

- Works at:** Main Office
- Job Title:** Controller
- Years of Service:** 3 Years
- Favorite Book:** Harry Potter
- Favorite Movie:** Star Wars
- Favorite Food:** Pizza
- Favorite Hobby:** Spending time with my family
- Favorite Charity:** Children's Bereavement Foundation
- Best Vacation:** Hilton Head Island



First Choice America is looking for a few good people to work at the Credit Union! You can pick up an application at any of our locations or you can call the Credit Union directly at 304-748-8600 or apply online. First Choice America is an Equal Opportunity Employer.