

Thank You and Happy New Year

As we celebrate the holidays during these unparalleled times, we share our hope for the future and bring good tidings to you.

Now, more than ever, we wish for peace and good health to all throughout the New Year.

As First Choice America continues to move forward, we thank our loyal members for your continued trust, devotion and support.

We are proud of our good deeds of charitable giving throughout 2021 and look forward to the opportunities of being a good neighbor and community leader in the years to come.

As we move into the future, we will take the wisdom and values of our long history to exceed your expectations as we fulfill all your financial needs.

Your continued loyalty and support have helped us accomplish another successful year.

And we express 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**

Bring Out The Jolly



To kick off the 2021 Holiday Season, First Choice America dazzled Main Street in Weirton with a delightful parade float. The float featured hundreds of twinkling lights and mice dressed as nutcrackers. Credit Union employees, family and friends rode on the beautiful float. All were dressed in holiday sweatshirts, which has been a First Choice America tradition for many years.



**Money is at
Your Doorstep with
Our Home Equity
Line of Credit
Loans!**

With Rates as Low As:

2.59%^{APR*} 4.75%^{APR*}

Introductory Fixed Rate
Through October 31, 2022

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

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Scott E. Winwood

PRESIDENT & CEO

Scott E. Winwood

This Credit Union is an Equal Opportunity Employer

www.firstchoiceamericacu.org



UPCOMING CREDIT UNION HOLIDAYS

Martin Luther King Jr. Day
Monday, January 17, 2022

Presidents' Day
Monday, February 21, 2022

Good Friday
Friday, April 15, 2022
(All Offices Close at Noon)

First Choice America Financial Corner

As of October 31, 2021

Assets \$565,999,915

Capital Asset Ratio 13.71%

Total Members 35,993

In Memoriam



First Choice America Officials, Management and Staff were saddened by the passing of longtime Credit Union official Joseph B. Cipriani on October 4, 2021.

Joe contributed decades of service to First Choice America. Joe was currently serving as a Director of the Credit Union's CUSO Board. Surviving is his son, Joseph and his wife Alma. Joe's many years of dedication to the Credit Union will be greatly missed.

Teresa Lewis Celebrates 25 Years



Teresa Lewis recently celebrated her 25 Year employment milestone at First Choice America Credit Union. Teresa works at the Main Office as a Special Service Representative. Teresa resides in Colliers with her husband Jerry.

The Officials, Management, and Staff would like to thank Teresa for her dedication to the Credit Union and wish her success as she continues her career.

Deadline For Scholarship Applications Approaching

First Choice America Credit Union's "People Helping People" Scholarship applications are due by February 28, 2022.

The applications are available at all First Choice America's eight offices and on our website. 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.



January is the Last Month for Skip a Pay!



Are the holiday bills piling up?
Are you short on cash after the holiday spending?

Skip a month of loan payments with our Skip a Payment Plan.*
January is the last month!

Just \$30 per skip!

1-800-427-4835

*Some restrictions do apply. Call for details.

First Choice America Honors Employees

Scott E. Winwood addressed the employees of First Choice America electronically on October 27, 2021, in recognition of the Annual Employee Appreciation event. This year's event was held at the individual offices, where lunch was provided for all employees. Also, employees celebrating years of service milestones were recognized and received their awards.

He started by saying, "On behalf of the Board of Directors, I wanted to take this opportunity to thank all of you for your continued support, dedication, hard work, and your commitment to excellence to our Credit Union and its members. Certainly, this year has been anything but normal, but through your continued excellent work, our Credit Union has been able to not only survive this pandemic but continue to grow."

Winwood then stated, "Over our long history, our Credit Union has survived many times of uncertainty. One thing that has remained constant is the appreciation of its most valuable asset – our employee team and that will not change because of COVID-19 or anything else that may lie ahead."

Winwood noted some of the major accomplishments for the 2020-2021 year. "Our Credit Union remains very strong as we have attained all-time highs in several key financial categories: Total Assets of \$565 million; Deposits of \$485 million; and Investments of \$295 million. Secondly, we maintained our Superior Rating from an official industry rating group. And we once again received a flawless audit from our independent auditors. Our Credit Union has received this distinction 13 of the last 14 years and remains without parallel in our long history. In addition, for the 23rd consecutive year, there were no audit adjustments required during our annual CPA review."

He concluded with, "None of this would have been possible without all of you! Your collective skills, knowledge, dedication, and commitment help make First Choice America the success it is today and positions us for an even greater future! Congratulations on a job well done!"



Pictured top, from left are Nancy Buchanan, 40 years; Rich Bryan 35 years; Teresa Lewis, 25 years; Darlene Ellis, 20 years; and Tammy Fuoco, 20 years. Middle from left are Karen Monigold, 20 years; Lynn Stake, 20 years; Jeanine Keenan, 10 years; Sandra Kinsel, 10 years; and Carol Rodriguez, 10 years. Bottom, from left are Pam Bowland, 5 years; Sylvia Ensell, 5 years; Toni Farkas, 5 years; Audrey Miller, 5 years; and Crystal Wilhelm, 5 years.

PINK POWER PREVAILS IN OCTOBER



For the past eight years in October, First Choice America offices decorated in pink with one goal in mind: raising money for a Breast Cancer cure. Again this year, all offices were donned in pink and ribbons were sold for a monetary contribution. Employees were also allowed to dress down for a donation. In all, First Choice America raised over \$6,000.

In the eight years of fundraising, the Credit Union has raised over \$39,500, which has gone to wonderful charities in the fight against cancer and for assistance to local cancer patients.



First Choice America Community Federal Credit Union 83rd Annual Meeting

Due to the ongoing effects of the COVID-19 Pandemic and concern for the health and safety of our membership, we have determined it will be necessary to hold our Annual Meeting by phone.

The call will take place on Tuesday, February 15, 2022 at 2:00 pm. To participate in all matters of business to be conducted at the meeting, please follow these instructions:

1. Dial 1-800-459-5346.
2. At the prompt, please say the ID: FIRST CHOICE.
3. Participants can call starting at 1:45 pm.

RULES:

1. All members must register prior to the phone call meeting to participate on the phone call.
2. Only members can participate on the call. Any joint owner of an account who is not a Primary Member is not eligible to vote on matters of business conducted during the phone call meeting.
3. You must be 16 years of age or older to vote on matters of business conducted during the phone call meeting.

Kenneth W. Truax
Kenneth W. Truax
Annual Meeting Chairman

Meet a Member of Our Credit Union Family



DJ Black

- Works at:** Elm Grove
- Job Title:** Member Service Representative
- Years of Service:** 2 Years
- Favorite Movie:** Deadpool
- Favorite Charity:** Make-a-Wish
- Favorite Food:** Crab Legs
- Favorite Book:** Red Rising
- Favorite Hobby:** Building Model Cars
- Best Vacation:** The Beach



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	
2022	APR*	2021	APR*	2020	APR*	2018	APR*	2015	APR*
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%			2019	APR*	2017-2016	APR*	2014	APR*
				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. 2.49% APR is based on 2021-2022 vehicles financed for 36 months. Rates effective since 1-1-22. Rates subject to changes without notice. A payment example of 2.49% APR for 36 months would be \$28.86 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 2014-2022 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.