

## First Choice America Succeeds



The Board of Directors reorganized for the coming year, pictured are (l-r) Edward L. Kennedy, Board Member; John R. Thayer, Treasurer; Scott E. Winwood, President and CEO, Chairman; Kenneth W. Truax, Vice Chairman; and Robert G. Mrvos, Board Member. Scott E. Winwood was re-elected to the Board of Directors. The picture above was taken before the Covid-19 pandemic.

As a result of the on-going Coronavirus pandemic, the 83rd Annual Meeting was held via conference call with the membership on February 15, 2022. Scott E. Winwood, President and CEO expressed his gratitude to the membership by saying, "We certainly appreciate your understanding with the necessary steps we've taken to help ensure a safe environment and to help stop the spread of the virus, especially given the recent record surge in cases experienced locally. Our top priority remains the health and well-being of our vital employee team and our valued members. Despite the pandemic, our Credit Union has maintained the safe, sound, and secure financial institution committed to our members that you can trust during times of uncertainty."

He listed these significant achievements in 2021:

- Maintained our "Superior" rating.
- Grew assets to a record \$575 million.
- Completed the Tin Mill FCU merger.
- Expanded deposits to an all-time high of \$493 million.
- Preserved a strong capital position.

Our Credit Union's capital strength, asset quality, and management ability help maintain our enviable position as one of the very elite among America's 5,000 credit unions.

These impressive achievements reflect the sincere commitment to success of the Officials, Management, and Staff of First Choice America. Our employee team is professional and highly skilled, dedicated to excellence in serving you, and very proud of the significant strides made during this past year. Your membership in First Choice America is an important and meaningful financial advantage and it adds up to "better value" for your money.

Concluding, he said "Although there will continue to be challenges ahead, we are confident that our commitment to our members, employees, and communities in which we live and operate, along with our safe and sound business practices will continue to guide us so we remain the safe haven, reliable resource, and leader that you can count on for all your financial needs for many years to come."



### Money is at Your Doorstep with Our Home Equity Lines 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 3-17-22, 3.50% + .50 = 4.00%). 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

*Scott E. Winwood*

### VICE CHAIRMAN

*Kenneth W. Truax*

### TREASURER

*John R. Thayer*

### MEMBERS

*Edward L. Kennedy*

*Robert G. Mrvos*

## PRESIDENT & CEO

*Scott E. Winwood*

This Credit Union is an  
Equal Opportunity Employer

[www.firstchoiceamericacu.org](http://www.firstchoiceamericacu.org)



## Lisa Powell Retires



Lisa Powell has retired from First Choice America Credit Union after 21 years of employment. Lisa worked as a Member Service Representative at the Three Springs Drive office.

Lisa resides in Weirton, WV. Lisa has two daughters Jessica and Kristen. She also has five grandchildren: Kristopher, Heaven, Rabeka, Lexus, and Jessie.

The Officials, Management, and Staff would like to wish the best of luck to Lisa on her retirement.

# Summer Fun Loan



Get ready for summer with a Summer Fun Loan! With summer right around the bend, we want to help make your summer a memorable one! We are now offering Summer Fun Loans! With a great low rate:

**5.99% APR\***

**Call to Apply Today! 304-748-8600 1-800-427-4835  
or Visit Any of Our Eight Branches!**

\*Summer Fun loans available through August 31, 2022. Repayment terms of 12 monthly payments of \$86.10 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.

## UPCOMING CREDIT UNION HOLIDAYS

### Good Friday

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

### Memorial Day

**Monday, May 30, 2022**

### Juneteenth Observance

**Monday, June 20, 2022**

### Fourth of July

**Monday, July 4, 2022**

## Technology Upgrade

An exciting new look and feel will be coming soon to our online banking, bill payer and mobile banking. It is important that you check our website and your email for information on this new upgraded system.

In preparation for this upgrade, it is also vital that you verify your phone numbers and email information on our system is up to date. When signing in for the first time, you will need a code which will either be texted or phoned to you. Therefore, it is critical that we have your correct phone number for the conversion. Keep watching for updates.



<b>\$</b>	<b>First Choice America Financial Corner</b>	<b>\$</b>
<b>As of January 31, 2022</b>		
<b>Assets</b>	<b>\$572,230,982</b>	
<b>Capital Asset Ratio</b>	<b>13.61%</b>	
<b>Total Members</b>	<b>35,201</b>	

## First Choice America Announces New Office Hours

Effective June 1, 2022

### Main Office

**Lobby:**

Mon. - Fri. 8:30am - 5:00pm

### Chester Office

**Lobby:**

Mon. - Fri. 8:30am - 5:00pm

**Drive Thru:**

Mon. - Fri. 8:30am - 5:00pm  
Sat. 9:00am - 12:00pm

### Steubenville Office

**Lobby:**

Mon. - Fri. 8:30am - 5:00pm

**Drive Thru:**

Mon. - Fri. 8:30am - 6:00pm  
Sat. 9:00am - 1:00pm

### Wintersville Office

**Lobby:**

Mon. - Fri. 8:30am - 5:00pm

Sat. 8:30am - 12:30pm

### Three Springs Office

**Lobby:**

Mon. - Fri. 8:30am - 5:00pm

Sat. 8:30am - 1:00pm

**Drive Thru:**

Mon. - Fri. 8:30am - 6:00pm  
Sat. 8:30am - 1:00pm

### Wheeling Office

**Lobby:**

Mon. - Fri. 8:30am - 5:00pm

**Drive Thru:**

Mon. - Fri. 8:30am - 5:00pm  
Sat. 9:00am - 12:30pm

### Elm Grove Office

**Lobby & Drive Thru:**

Mon. - Fri. 8:30am - 5:00pm

Sat. 9:00am - 12:00pm

### Medical Park Office

**Lobby:**

Monday, Wednesday,

& Friday Only

8:00am - 4:00pm

## Wiring Money Scams

If you need to send money to someone you know and trust, wiring money can be a useful way to get money there quickly. But scammers also find wire transfers useful. Never wire money to:

- anyone you haven't met in person.
- who says they work at a government agency like the IRS, SSA, or a well-known company
- who pressures you into paying immediately
- who says a wire transfer is the only way you can pay

If a scammer asked you to wire money, report it to the FTC at [ReportFraud.ftc.gov](http://ReportFraud.ftc.gov).



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 eight locations or you can apply online at: [www.firstchoiceamericacu.org](http://www.firstchoiceamericacu.org).

First Choice America is an Equal Opportunity Employer.



## Spring Into a New Car with Our Great Low Rates! Plus, Receive \$100 Cash for Financing with Us!

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](http://www.SwitchAndSave4U.org)**

\*All loans subject to credit approval. Rates effective 1-1-22. 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 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.

## Discount Tickets Available for Kennywood, Sandcastle, & Idlewild



Make some great memories this summer at one of our area amusement parks. Discount tickets may be purchased at any of our Credit Union Offices.

Ticket prices are:



	Our Price	Gate Price
Kennywood	\$36.50	\$64.99
Sandcastle	\$32.50	\$44.99
Idlewild	\$36.50	\$49.99

Your summer savings starts at your Credit Union. Purchase tickets to any of the above parks at any of our eight offices!



Summer is right around the corner. It's time to plan your vacation! Consider Worldview Travel for all of your travel needs.

[www.worldview-travel.com](http://www.worldview-travel.com)  
304-723-0393

\*Worldview travel is not owned or operated by First Choice America Community Federal Credit Union.

## Meet a Member of Our Credit Union Family



### Rachael Atkins

- Works at:** Three Springs Office
- Job Title:** Member Service Representative
- Years of Service:** 3 Years
- Favorite Movie:** *The Princess Bride*
- Favorite Food:** Sushi/Seafood
- Favorite Hobby:** Fishing
- Favorite Charity:** ASPCA
- Best Vacation:** Myrtle Beach



## Exciting Contests for Teach Your Child to Save Month

The month of April is Teach Your Child to Save Month. A great start is at First Choice America with our Cool Kids Cash Club. It's never too early to start saving.

During the month of April we have a few contests to get our youth excited about saving.

Our first contest is a coloring contest. It is open to children in Kindergarten to 4th grade. You can find the coloring page at any of our offices or on our website at [www.firstchoiceamericacu.org](http://www.firstchoiceamericacu.org). Please make sure your child's name, grade and phone number are on the back of the coloring sheet. All coloring sheets are due by April 30th. You can submit coloring sheets at any of our offices. \$25 VISA gift cards will be awarded to the winners.

Our other contest is for students in 5th to 8th grade. It is an essay contest. In one hundred words or less we would like to know the answer to:

If you had \$1,000 what would you do with it? Why?

Please make sure all essays have the student's name, grade, and telephone number. All essays are due by April 30th. You can submit the essay at any of our offices. \$50 VISA gift cards will be awarded to the winners.

Instructions will accompany all contests. No purchase necessary to participate in either contest.