

First Choice America Succeeds



Board of Directors reorganized for the new year. pictured (l-r) are Edward L. Kennedy, Vice Chairman; John R. Thayer, Chairman; Scott E. Winwood, President & CEO, Board Member; Kenneth W. Truax, Treasurer; and Robert G. Mrvos, Board Member. During the Annual Meeting, Edward L. Kennedy and John R. Thayer were re-elected to the Board of Directors.

First Choice America Credit Union continued to make significant progress in 2022, our 83rd year, amid tough competition, economic uncertainty, record inflation and a volatile interest rate environment. The Credit Union steadily moved forward buoyed by the excellent performance of a committed employee team and the tremendous support and loyalty of its 35,000 members who remain the bedrock of our business.

Scott E. Winwood, President and CEO, said “Our employee team worked diligently to maintain a safe, sound and secure financial institution for its members.” He listed these significant financial achievements in 2022 at our Annual Meeting held on February 21, 2023:

- Expanded deposits to \$512 million.
- Preserved a strong capital position.
- Grew assets to a record \$595 million.
- Earned another “Superior” rating.

“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 nearly 5,000 credit unions. With fewer fees, better rates, more personalized service, and a full array of financial products and services, your membership in First Choice America gives you a meaningful financial advantage - “better value” for your money.

Our Credit Union strives to embrace the merits of good citizenship by generously supporting a wide range of charitable organizations in the communities that we serve. Throughout our long history, our Credit Union has earned countless awards and commendations for our intensive year-round community involvement practices which we are very proud and sincerely grateful.”

Concluding, he noted “First Choice America is proud of our rich heritage of serving our members and the communities in which they live. We have established strong bonds with our members by providing the most cost effective alternative for all their financial needs. We will never cease in our efforts to earn both your business and your trust. We remain a safe haven, a reliable resource, and a leader that you can count on for all your financial needs, both today and tomorrow. We appreciate your business and welcome the opportunity to serve you.”



Switch & SAVE

First Choice America Credit Union

Receive

\$250

When You Finance Your Vehicle With Us!

Call Us at 304-748-8600 or

Visit Any of Our Offices to Get Started Today

*All loans subject to credit approval. \$250 cash applies only to approved vehicle and motorcycle loans. Not applicable to commercial use vehicles. This offer is good for 2015-2023 vehicles on approved new loans or refinanced loans from other financial institutions. \$250 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. Federally insured by NCUA. Membership eligibility required.

FIRST CHOICE AMERICA

COMMUNITY FEDERAL CREDIT UNION

BOARD OF DIRECTORS

CHAIRMAN
John R. Thayer

VICE CHAIRMAN
Edward L. Kennedy

TREASURER
Kenneth W. Truax

MEMBERS
Robert G. Mrvos
Scott E. Winwood

PRESIDENT & CEO
Scott E. Winwood

This Credit Union is an
Equal Opportunity Employer



UPCOMING CREDIT UNION HOLIDAYS

Good Friday
Friday, April 7, 2023
(All Offices Close at Noon)

Memorial Day
Monday, May 29, 2023

Juneteenth
Monday, June 19, 2023

Fourth of July
Tuesday, July 4, 2023

First Choice America Financial Corner

As of January 31, 2023

Assets	\$582,051,677
Capital Asset Ratio	14.60%
Total Members	34,755

Salvation Army Honored With Community Spirit Award



A highlight of the annual meeting of First Choice America Credit Union was the presentation of the annual Community Spirit Award to the Salvation Army of Brooke and Hancock County. This non-profit organization supports the community by assisting those in need with clothes, food, and necessities. The organization received a beautiful plaque and a cash award of \$2,500. Pictured are the Credit Union's Board of Directors and the award winner (l-r) Edward L. Kennedy, John R. Thayer, Captain Gene Hunt, Salvation Army, Scott E. Winwood, Kenneth W. Truax, and Robert G. Mrvos.

Summer Fun Loan



Get ready for summer with a Summer Fun Loan! With a great low rate:

7.99% APR*

Call 304-748-8600 to Apply Today!
Apply at Any of Our Eight Branches!

Summer Fun loans available through August 31, 2023. Repayment terms of 12 monthly payments of \$87.04 for each \$1,000 borrowed. All loans subject to credit approval. Rate and terms subject to change without notice. Call 304-748-8600 for full details.

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 your card can be used at
- Choose the type of transactions
- Set up multiple cards



Phishing - Fraud Alerts

Phishing is a type of fraud in which a hacker attempts to gather personal information or credentials by impersonating a legitimate brand and sending users to a malicious website. Fake email addresses and websites are disguised as a trusted source used solely to steal your information. Other variations of phishing include scams by phone, voice email, and text message. How to Protect Yourself:

- Remember that companies generally don't contact you to ask for your username and password.
- Don't click on anything in an unsolicited email or text message. Look up the company's phone number on your own and call the company to ask if the request is legitimate.
- Carefully examine the email address, URL, and spelling of any correspondence. Scammers use slight differences to trick your eye and gain your trust.
- Be careful of what you download. Never open an email attachment or click on a link from someone you don't know.
- Set up two-factor (or multi-factor) authentication on any account that allows it, and never disable it.
- Be careful with what personal information you share online or on social media. The information you share might assist scammers to guess your password or answer your security questions.

To report phishing attempts or to report that you've been a victim, file a complaint with the FBI's Internet Crime Complaint Center at ic3.gov.



Get the Money You Need from the Equity in Your House with a Home Equity Line of Credit Loan
Use the Money for:

- Debt Consolidation
- Home Improvements
- New Appliances
- Tuition
- Wedding Expenses
- Dream Vacation

Call 304-748-8600 for an Appointment

*All loans subject to credit approval. Limited time offer. Membership eligibility required. Federally insured by NCUA. NMLS# 411557.



Christine Campbell Joins Human Resource Department

President and CEO Scott E. Winwood is proud to announce that Christine Campbell has joined the Credit Union's Human Resources Department and will take on the role of Assistant Human Resource Manager. Christine, a resident of Weirton, is a graduate of Capella University and has over 17 years of HR experience, as well as a Certified Professional certification from the Society of Human Resource Management (SHRM).

The Board of Directors, Management and Staff welcome Christine to the First Choice America management team.



Spring Into a New Car with Our Great Low Rates!
Plus, Receive \$250 Cash for Financing with Us!

New Vehicles 100% Financing		Used Vehicles 100% Financing				Used Vehicles 90% Financing		Used Vehicles 80% Financing	
2023	APR*	2022	APR*	2021	APR*	2019	APR*	2016	APR*
36 months	4.99%	36 months	4.99%	36 months	5.59%	36 months	6.09%	36 months	6.89%
48 months	5.69%	48 months	5.69%	48 months	5.79%	48 months	6.29%	48 months	7.09%
60 months	5.79%	60 months	5.79%	60 months	5.89%	60 months	6.39%	60 months	7.19%
66 months	5.99%								
72 months	6.09%								
				2020	APR*	2018-2017	APR*	2015	APR*
				36 months	5.79%	36 months	6.49%	36 months	6.99%
				48 months	6.19%	48 months	6.69%	48 months	7.19%
				60 months	6.29%	60 months	6.79%	60 months	7.29%

Call Us at 304-748-8600 or Visit Us Online at: www.SwitchAndSave4U.org

*All loans subject to credit approval. 4.99% APR is based on 2022-2023 vehicles financed for 36 months. Rates effective since 4-3-23. Rates subject to changes without notice. A payment example of 4.99% APR for 36 months would be \$29.98 per \$1,000 financed. Contact the Credit Union for additional rate information. \$50 minimum payment. \$250 cash applies only to approved vehicle and motorcycle loans. Terms and rates not available for purchase or refinance of commercial use vehicles. This \$250 cash offer is good for 2015-2023 vehicles on approved new loans or refinanced loans from other financial institutions. \$250 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 to Local Amusement Parks



Make some great memories this summer at one of our local amusement parks. Discount tickets to area amusement parks may be purchased at any of our Credit Union Offices. Ticket prices are:



	Our Price	Gate Price
Kennywood	\$40.00	\$69.99
Sandcastle	\$37.00	\$59.99
Idlewild	\$38.00	\$59.99



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



It's time to plan your next vacation! The experts at Worldview Travel can help you out! Consider Worldview Travel for all of your travel needs.

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



Amber Currence

- Works at:** Elm Grove Office
- Job Title:** Member Service Representative
- Years of Service:** 5 Years
- Favorite Book:** *A Child Called It*
- Favorite Movie:** *Mercury Rising*
- Favorite Food:** Everything
- Favorite Charity:** Ronald McDonald House Charities
- Favorite Hobby:** Crafting
- Best Vacation:** Mexico



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 eight offices or on our website at 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 thru 8th grade. It is an essay contest. In one hundred words or less, we would like to know the answer to: At what age should you start saving for the future and why is it important?

Please make sure all essays have the student's name, grade, and telephone number on it. All essays are due by April 30th. You can submit the essay at any of our offices. \$25 VISA gift cards will be awarded to the winners.

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