

## Saving Early is the Key to the Future!

First Choice America Community Federal Credit Union believes in preparing for the future. One of the most dynamic tools we use to implement these plans is to get our youth interested and involved in saving at an early age.

As one example, during the month of April, we had a few contests to get our youth excited about saving. One was a coloring contest held for children in kindergarten to fourth grade. We had many entries and the committee had a difficult time determining the winners. Kindergarten winners are Emma Starr, Georgia Doggett and Elizabeth Szydowski. First grade winners are Luna VanRossem, Aria North, and Michael Collett. Second grade winners are Amari Gegas, Ariya Rhodes, and John Panconi. Third grade winners are Nathan Kirk, Amiena Faulks, and Adalyn Rice. Fourth grade winners are Gabrielle Crossland, Kolvyn Gibson, and Kristopher Wasmer. Our other contest was an essay contest for students in 5th thru 8th grade. Fifth grade winners are Valentina DiBacco, Michael Soos, and Catherine Tirona. Sixth grade winners are Christopher Jonczak, Sophia Quattrocchi, and Zoey Ronevich. Seventh grade winners are Tye Barish, Milana Busby, and Erica Hartline. The eighth grade winner is Grace Stouffer.

In May, we wrapped up another successful year of our Bank at School Program at Bethlehem Elementary, Middle Creek Elementary and Weirton Elementary. The Bank at School Program promotes savings as children can make deposits into their account during scheduled visits from Credit Union representatives.

Looking to the future, please mark your calendars. We will be hosting our Cool Kids Fun Day Event this year in Weirton and in Wheeling. The Weirton event will be held at Starvaggi Park from 11am to 2pm on Saturday, September 23, 2023. The Wheeling event will be held at Sonneborn Shelter from 11am to 2pm on Saturday, September 30, 2023. Each event will have inflatable amusements, games, refreshments, live radio broadcasts, prizes and special guests.



Pictured above are Credit Union employees Lorna Young, Kim Wood, Paula Morrison and Betty Jo Welch at the Weirton Elementary School Open House promoting Bank at School. Pictured below are Credit Union employees Tammy Linaweaver (far left) and Betty Jo Welch (far right) along with Middle Creek Elementary School students and Teacher Katrina Smith on a Bank at School visit day.



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# \$250



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First Choice America Credit Union

**Plus, Great Low Rates and No Application Fees!**

**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

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This Credit Union is an  
Equal Opportunity Employer

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



## UPCOMING CREDIT UNION HOLIDAYS

### LABOR DAY

**Monday, September 4, 2023**

### COLUMBUS DAY

**Monday, October 9, 2023**

## First Choice America Financial Corner

As of May 31, 2023

Assets	\$590,262,570
Capital Asset Ratio	15.16%
Total Members	34,173

## Lorna Young Celebrates Retirement

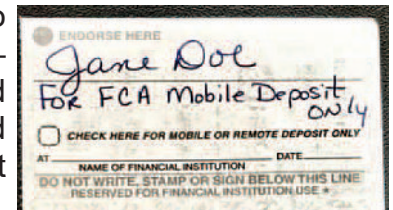


After 45 years of employment, Lorna Young has retired from the Credit Union. Lorna served as the Human Resource Manager. Lorna resides in Weirton, WV with her husband Rich and her cats: Bella, Ella, Mae, Millie, Sadie, Serita, and Toffee.

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

## Mobile Deposit is NOW Available Through First Choice America's APP

This time saving tool allows you to deposit checks at your convenience – anytime and anywhere! All you need is the First Choice America APP and mobile device (with camera) to deposit a check.



Pictured is the correct way to endorse a check using mobile deposit. For more information on Mobile Deposit, please visit our website at [www.firstchoiceamericacu.org](http://www.firstchoiceamericacu.org).

Please refer to the Mobile Remote Deposit Terms and Conditions Agreement for more terms and conditions governing Mobile Deposit. You may reach us by telephone at 304-748-8600 or inquire in person at one of our eight locations. You may visit our website at [www.firstchoiceamericacu.org](http://www.firstchoiceamericacu.org).



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.

## Stanley S. Czahoroski, Jr. Scholarship

Brooke Sansone, a senior at Martins Ferry High School, was selected as the 2023 Stanley S. Czahoroski, Jr. Memorial Scholarship recipient. 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.



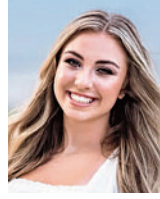
Brooke has participated in numerous clubs and activities during her high school career.

She is the daughter of Marty and Tammy Sansone. Brooke plans to attend West Virginia University and major in Biomedical Engineering.

## First Choice America Credit Union Awards Scholarships



**Balakos**



**Beecroft**



**Charnie**



**Marshall**



**Doan**

First Choice America Community Federal Credit Union is pleased to announce the recipients of the 2023 'People Helping People' Scholarships. Those selected (listed in alphabetical order) this year include:

A graduate of Steubenville High School, **Olivia Balakos** attends Miami University, where she is majoring in Public Administration and Data Analytics. Olivia is the daughter of Nick and Nicole Balakos.

**Olivia Beecroft** is a graduate of Brooke High School and plans to attend West Virginia University in the fall as a Biomedical Laboratory Diagnostics major. Olivia is the daughter of Sean and Brittany Beecroft.

Brooke High School graduate **G. Tommy Charnie** attends Kent State University, where he is majoring in Architecture. Tommy is the son of Marilyn Charnie.

**Kellen J. Marshall** is a graduate of Steubenville High School and plans to major in Computer Engineering at the U.S. Naval Academy. Kellen is the son of James and Ceryn Marshall.

Majoring in Nursing, **Hailey Doan**, will attend Franciscan University of Steubenville in the fall. She is a graduate of Indian Creek High School. Hailey is the daughter of Kevin Doan and Beth Zook.

Since the program's inception in 1995, the Credit Union has awarded \$165,000 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 the 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.

## Deidre Wright Promoted to Human Resource Manager

President and CEO Scott E. Winwood is pleased to announce that Deidre B. Wright has been promoted to Human Resource Manager at First Choice America Credit Union.

Deidre is a Weirton resident and graduate of West Liberty University. She has worked at the Credit Union for 39 years, with 25 years working in the Human Resource Department.

The Board of Directors, Management and Staff wish Deidre the best of luck in her new position.



## Take a Nice Summer Drive with a New Vehicle and Take Advantage of Our Great Low Rates! Plus, Receive \$250 for Financing Your Loan 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%	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](http://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 4-2-23. 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

### In Memoriam



First Choice America officials and staff were saddened by the sudden loss of Carol Rodriguez. Carol worked in our Call Center as a Member Service Representative. She has worked at the Credit Union for twelve years.

Carol leaves behind her husband Carlos and was the mother of two sons. She was a resident of Steubenville, Ohio.

Our Credit Union family will miss her warm smile and kind heart.

### 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
Kennywood	\$40.00	\$69.99
Sandcastle	\$37.00	\$59.99
Idlewild	\$38.00	\$59.99

Your summer fun savings starts at your Credit Union. Purchase tickets at any of our eight Credit Union Offices.



### What to Know About Cryptocurrency and Scams

Cryptocurrency is a type of digital currency that generally exists only electronically and is stored in a digital wallet. You can buy cryptocurrency (e.g., Bitcoin) through an exchange, an app, a website, or a cryptocurrency ATM. Cryptocurrency accounts are not government insured and the values change constantly.

Crypto-investment frauds have continued to grow significantly resulting in losses of approximately \$3.3 billion in 2022. Scammers are always finding new ways to steal your money using cryptocurrency. To steer clear of a crypto con, here are some things to know:

- Only scammers demand payment in cryptocurrency
- Only scammers will guarantee profits or big returns
- Never mix online dating and investment advice
- Avoid anything that seems too good to be true

Crypto scams to watch out for:

- Blackmail and extortion scams
- Giveaway Scams
- Impersonation scams
- Investment scams
- "Business Opportunity" scams
- Romance scams
- Fake job listing scams
- Giveaway scams
- Tech Support scams
- Phishing scams

It is important to spot the signs of a crypto scam early so that it can be avoided. Once you have fallen for a scammer's trap, it is virtually impossible to get your money back.

You can report crypto scams to the Federal Trade Commission (FTC) at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud); the Internet Crime Complaint Center (IC3) at [ic3.gov/Home/FileComplaint](https://www.ic3.gov/Home/FileComplaint); or the Federal Bureau of Investigation (FBI) at <https://www.fbi.gov/contact-us>.

### Meet a Member of Our Credit Union Family



### Kathy Gray

- Works at:** Three Springs Office
- Job Title:** Member Service Representative
- Years of Service:** 2 Years
- Favorite Book:** *The Wheel of Time*
- Favorite Movie:** *The Hobbit*
- Favorite Food:** Spaghetti and Kim's Meatballs
- Favorite Hobby:** Gardening
- Favorite Charity:** St. Jude
- Best Vacation:** Aruba

### Summer Fun Loan



It's Vacation Time! Let us help with a Summer Fun Loan! With a great low rate:

**7.99% APR\***

Apply at Any of Our Eight Locations

\*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.