

First Choice America Named Best Credit Union in West Virginia

First Choice America Community Federal Credit Union was named 2023's Best Credit Union in West Virginia by Forbes Magazine. "This is quite an honor," said Scott Winwood, President and CEO of First Choice America. He noted, "We pride ourselves on offering our members better rates on loans and deposits, more personalized service, and fewer fees than other financial institutions. Combining these factors with a full array of financial products and services, First Choice America gives our members 'better value' for their money. Further, our Credit Union strives to embrace the merits of good citizenship and expand our value to society by generously supporting a wide range of charitable organizations and promoting financial literacy among our young people."

Finally, "We are very proud and sincerely grateful to receive this prestigious award. We will never cease in our efforts to remain a safe haven, a reliable resource, and a leader that our members can count on and trust for all their financial needs."

Forbes chose the winners by surveying residents in the areas awarded. The scoring is based on several criteria such as customer service, quality of financial advice representatives offer, the transparency and reasonability of fees, easy navigation of the company website, branch services and overall level of trust. Google reviews also account in the award scoring.

First Choice America Promotes Breast Cancer Awareness



As we have done for the past nine years, our offices will be donned in pink decor in the month of October. During this time we will be selling ribbons/logos to raise money for Breast Cancer charities. Our staff will also be donating money to dress down during select days in October.

First Choice America cares about the communities we serve. We are proud to announce that over the past nine years we have raised over \$50,000 to assist worthy charities in the battle against breast cancer.

Finance Your Vehicle with Us and Receive:

\$250



Call 304-748-8600 For Details
www.firstchoiceamericacu.org

*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

MEMBER
Robert G. Mrvos
Scott E. Winwood

PRESIDENT & CEO
Scott E. Winwood

This Credit Union is an Equal Opportunity Employer

www.firstchoiceamericacu.org



Our Skip A Pay Program is Here for the Holiday Season

Skip a Month of Loan Payments in the Month of November, December, or January!
Just \$30 per Skip!

*Some restrictions do apply. Call or stop by for full details!



BANK AT SCHOOL



Promoting savings among our youth, First Choice America welcomes back our Bank at School students. Representatives will be at Weirton Elementary and Bethlehem Elementary every Tuesday. Representatives will be at Middle Creek Elementary every Thursday. Students with First Choice America Cool Kid accounts can make deposits at school on these days.

SCHOLARSHIP APPLICATIONS AVAILABLE

First Choice America's "People Helping People" Scholarship applications are now available at all eight Credit Union offices or on our website at: www.firstchoiceamericacu.org. The scholarships are for \$1,000 each. Applications must be turned in by February 29, 2024. 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 application.



SCHOLARSHIPS

UPCOMING CREDIT UNION HOLIDAYS

COLUMBUS DAY
Monday, October 9, 2023

VETERANS DAY
Saturday, November 11, 2023

THANKSGIVING DAY
Thursday, November 23, 2023

CHRISTMAS DAY
Monday, December 25, 2023

NEW YEAR'S DAY
Monday, January 1, 2024

Make the Holidays a Little Sweeter with Our Holiday Loan

7.99% APR*

Call 304-748-8600 or Visit Any of Our Eight Offices to Apply Today!

*Holiday loans are available through December 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.



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|----------------------------|--|--|
| | First Choice America Financial Corner | |
| As of July 31, 2023 | | |
| Assets | \$589,779,560 | |
| Capital Asset Ratio | 15.59% | |
| Total Members | 34,024 | |



Sandra Kinsel Celebrates Retirement

Sandra Kinsel has retired after twelve years of employment at First Choice America Credit Union. Sandra worked at the Elm Grove Office as a Member Service Representative.

Sandra resides in Shadyside, Ohio. She has three daughters: Ranette, Bernice and Denise; and a son, Brian. She has six grandchildren and four great-grandchildren.

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

**WE'RE
HIRING**

First Choice America is looking for a few good people to work at the Credit Union. We have full time, part time and seasonal positions available.

You can pick up an application at any of our eight locations or you can apply online at: www.firstchoiceamericacu.org.

First Choice America is an Equal Opportunity Employer.



Celebrating Independence Day



First Choice America Officials and Staff participated in the 2023 Independence Day Celebration in downtown Weirton. Employees and their family members rode on the float sponsored by the Credit Union, while others walked the parade route handing out candy to spectators. During the festivities, the Credit Union also had a booth set up distributing complimentary beverages and reusable logo shopping bags to parade attendees.



Score BIG This Season With Our Great Vehicle Rates! Plus, Receive \$250 for Switching!

| 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

*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. A payment example of 7.29% APR for 60 months would be \$19.95 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

Watch Your Money Grow with Our Great Certificate Rates



5.12%
7 Month APY*



5.22%
15 Month APY*

Stop By Any of Our Locations To Start Saving Today!

Rate effective 9-21-23. Rates subject to change. Minimum purchase is \$500. Penalty for early withdrawal. APY=Annual Percentage Yield. Limited time offer. Additional terms and rates available Membership eligibility required. Federally insured by NCUA.



2023 Christmas Clubs Paid

Over \$2,775,000 in Christmas Club Accounts were paid out this year to more than 2,300 happy Credit Union members!

Current Christmas Club members do not need to re-enroll to continue their Christmas Club for 2024, unless the amount being deposited into the club account through payroll deduction is being changed. Any member wishing to start a new 2024 Christmas Club Account may enroll anytime throughout the coming year.

Meet a Member of Our Credit Union Family



Angela Cross

Works at: Wheeling Office
Job Title: Member Services Representative
Years of Service: 3 Years
Favorite Movie: *Grown Ups*
Favorite Book: *A Walk to Remember*
Favorite Food: Hibachi Chicken and Steak
Favorite Hobby: Reading
Favorite Charity: St. Jude's
Favorite Vacation: Florida Keys

Tips to Keep Your Debit Card Safe and Avoid Fraud

1. Keep your PIN safe

It is very important to memorize your PIN instead of carrying it in your wallet. You should never write your PIN on your debit card. Never share your PIN with anyone.

2. Keep your Debit Card safe and secure

Never leave your card unattended and never let other people use your debit card.

3. Limit online shopping to trusted merchants and use a secure network when making purchases

Follow these tips when shopping online:

- It is best to stick to retailers that you know and trust
- It is best to go directly to the retailer's site to make a purchase rather than doing a web search
- Look for the security lock symbol next to the URL to confirm it's a trusted site
- If you can, use a credit card when shopping online instead of your debit card
- Always use a secure Wi-Fi when shopping online, public Wi-Fi makes you vulnerable to hackers

4. Watch out for phishing scams

You should be cautious when evaluating emails, phone calls, or text messages you weren't expecting to receive. Legitimate organizations will never ask for your full debit card number, PIN, security code, or login credentials.

5. Monitor your account statements often

With FCA Online Banking, you can access your account at any time to verify activity. If you see any questionable activity or signs of fraud, contact First Choice America immediately at 304-748-8600.

6. Use Card Valet

The Card Valet app allows you to customize alerts, set purchasing limits, lock and unlock your card, and more. Visit our website at www.firstchoiceamericacu.org for more information. Download the CardValet App, follow the secure registration, and set up alerts.