

Cool Kids Pirate Fun Days Brings Out Crowds

Everyone was all smiles at First Choice America Credit Union's Cool Kids Pirate Fun Day Events. This year's events were held on Saturday, September 24th at Starvaggi Park in Weirton and Saturday, September 30th at Sonneborn Shelter in Wheeling. During the events, children were entertained with inflatable amusements, sand art crafts and games. Each child received a pirate hat and goody bag while being treated to pizza and popcorn.

Local radio stations, The River and WOMP, were on hand for Live Action Broadcasts. There were special guests that stopped by the big events including WTOV-9's Snowbird, Wheeling Nailer's Spike, and The Washington Wild Thing.

Both events were free for all children who attended. The festive atmosphere was topped off with great prizes which included a huge basket of fun, t-shirts, free pizza certificates and gift cards. Once again, it was a successful year with the children leaving with happy, smiling faces.



Thank You and Happy New Year

This is the time when faith and the love of peace, however hidden during the year, are manifested once again by millions upon millions of people throughout the world.

As we rejoice in this glorious season of glad tidings, comfort and joy,

First Choice America encourages you to reach out in caring and brotherhood to help bring peace to men on earth.

In 2023, our Credit Union generously contributed to countless charities and the message of generosity was simply this:

We care. We care about our loyal members and we care about their families and communities.

Working together, we achieved progress.

We thank all members for their trust, loyalty and support.

And we express warmest blessings to all for a Happy and Healthy New Year!

**The Board of Directors,
Officials, Management and Staff
First Choice America Community Federal Credit Union**

Celebrating the Season!



First Choice America Officials and Staff participated in holiday parades in the cities of Wheeling, Weirton and Chester. Employees, family members and friends rode on the float sponsored by the Credit Union while others walked the parade route handing out candy to spectators. Pictured above is the Credit Union float rolling down Carolina Avenue in the Chester Parade.

FIRST CHOICE AMERICA

COMMUNITY FEDERAL CREDIT UNION

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Scott E. Winwood

This Credit Union is an Equal Opportunity Employer

www.firstchoiceamericacu.org



Kim Wood Celebrates 25 Years



Kim Wood recently celebrated her 25 Year employment milestone at First Choice America Credit Union. Kim works as the Manager of the Three Springs Office. Kim resides in Wintersville with her husband Brian.

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

THE POWER OF PINK



For the past ten years in October, First Choice America offices decorated in pink with one goal in mind: raising money for a Breast Cancer cure. Once again, all offices were donned in pink and ribbons were sold for a monetary contribution. Employees were also allowed to dress down for a donation. Thanks to our staff and members, First Choice America had a record year raising over \$12,600! Pictured below are the offices with their different themes.

In the ten years of fundraising, the Credit Union has raised over \$63,300 which has gone to wonderful charities in the fight against cancer and for assistance to local cancer patients.



UPCOMING CREDIT UNION HOLIDAYS

Martin Luther King Jr. Day
Monday, January 16, 2024

Presidents' Day
Monday, February 19, 2024

Good Friday
Friday, April 9, 2024
(All Offices Close at Noon)

First Choice America Financial Corner

As of October 31, 2023

| | |
|---------------------|---------------|
| Assets | \$588,547,153 |
| Capital Asset Ratio | 16.26% |
| Total Members | 33,763 |

First Choice America Honors Employees

Scott E. Winwood addressed the employees of First Choice America electronically on October 26, 2023 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.”

Winwood then stated “Our Credit Union has had another succesful year in 2022 and thus far in 2023 despite economic uncertainty, record inflation, and a volitile interest rate environment. One thing that has remained constant is the appreciation of our most valuable asset--our employees.”

Winwood noted some of the major accomplishments for the 2022-2023 year. “Our Credit Union remains very strong as we have attained all-time highs in several key financial categories: Total Assets of \$600 million and Deposits of \$512 million. We had the honor of being named Best Credit Union in WV by Forbes Magazine. We once again maintained our Superior Rating from an official industry rating group. We received a flawless audit from our independent auditors. Our Credit Union has received this distinction 15 of the last 16 years and remains without parallel in our long history. In addition, for the 25th consecutive year, there were no audit adjustments required during our annual CPA review. Also, our Credit Union received recognition for the strong community support of many worthwhile organizations with the Dora Maxwell Award from the WV Credit Union League. This represents the 20th consecutive year we have received the award. Our Credit Union hosted two successful Cool Kids Fun Day Events in Weirton and Wheeling. We also continued our Bank at School Program at Weirton Elementary, Bethlehem Elementary, and Middle Creek Elementary. We presented the Annual Community Spirit Award to the Weirton Salvation Army. And finally, we added mobile deposit to our mobile banking service.”

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 Maribeth Krzys, 35 years; Lori Baker, 30 Years; Kim Wood, 25 years; Tiffany Stewart, 20 years; Karen Dougherty, 10 years, and Racheal Atkins, 5 years. Pictured bottom, from left are Amber Currence, 5 years; Debbie Hundagen, 5 years; and Toni Simons, 5 years. Not pictured is Linda Cattrell, 30 years.

Deadline For Scholarship Applications Approaching



First Choice America Credit Union’s “People Helping People” Scholarship applications are due by February 29, 2024.

The applications are available at all First Choice America’s eight offices and on our website. The scholarships are for \$1,000 each.

The complete guidelines accompany the scholarship application.

January is the Last Month for Skip a Pay!



Skip a month of loan payments with our Skip a Payment Plan.*
January is the last month!
Just \$30 per skip!

304-748-8600

*Some restrictions do apply.
Call for details.

You are Cordially Invited to Attend the
**First Choice America
 Community Federal Credit Union
 85th Annual Meeting**

Where: **Pepsi-Cola Roadhouse**
 565 Route 18, Burgettstown, PA 15021

When: Tuesday, February 13, 2024

Time: 4:45 pm Registration, Hors d'oeuvres, & Meeting

****Absolutely No One Will Be Admitted Prior To 4:45 pm****

RULES:

1. All members must register prior to the meeting to attend.
2. Members must present their membership card for admission. Any joint owner of an account who is not a Primary Member is not eligible to vote on matters of business conducted at the meeting.
3. You must be 16 years of age or older to vote on matters of business conducted at the meeting.
4. Officials, employees or spouses, including members of their immediate family, living under the same roof in the same household, are not eligible to win any door prize.



Kenneth W. Truax
 Annual Meeting Chairman

**Meet a Member of
 Our Credit Union Family**



Joe Chiodi

- Works at:** Annex
- Job Title:** Maintenance
- Years of Service:** 2 Years
- Favorite Movie:** Gladiator
- Favorite Food:** Everything Italian
- Favorite Charity:** Alzheimers Association
- Favorite Hobby:** Golfing
- Best Vacation:** The Tropics



**Our Great Low Vehicle Rates Will
 Warm You Up This Winter
 Plus, Receive \$250 for Switching!**

| New Vehicles 100% Financing | | Used Vehicles 100% Financing | | | | Used Vehicles 90% Financing | | Used Vehicles 80% Financing | |
|--------------------------------|-------|---------------------------------|-------|-------------|-------------|--------------------------------|-------------|--------------------------------|-------------|
| 2024 | APR* | 2023 | APR* | 2022 | APR* | 2020 | APR* | 2017 | 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% | | | 2021 | APR* | 2019-2018 | APR* | 2016 | 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. Rates effective since 1-2-24. 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 refinancing of commercial use vehicles. This \$250 cash offer is good for 2016-2024 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.