

## First Choice America Moves Forward



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

First Choice America Credit Union continued to make significant progress in 2023 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 34,000 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 2023 at our Annual Meeting held on February 13, 2024:

- Grew assets to a record \$600 million.
- Preserved a strong capital position.
- Expanded deposits to \$515 million.

“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 4,700 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.

Acknowledging these efforts, we were honored to be named 2023’s Best Credit Union in West Virginia by Forbes Magazine. This prestigious award recognized our member service, quality of financial advice offered, transparency and reasonability of fees, easy website navigation, branch services, and overall level of trust. We are grateful for the honor and we will continue to offer the formidable combination of a devoted and proficient staff, excellent technology, and a full menu of affordable financial products and services making a real difference in the financial lives of the members that we serve.”

Concluding, he noted “First Choice America is proud of our rich heritage of serving our members and the communities in which they live. We will never cease in our efforts to earn both your business and your trust. We appreciate your business and welcome the opportunity to serve you.”



Receive

# \$250



**Switch & SAVE**  
First Choice America Credit Union

**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 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. Federally insured by NCUA. Membership eligibility required.

# FIRST CHOICE AMERICA

COMMUNITY FEDERAL CREDIT UNION

## BOARD OF DIRECTORS

### CHAIRMAN

*Kenneth W. Truax*

### VICE CHAIRMAN

*Edward L. Kennedy*

### TREASURER

*Robert G. Mrvos*

### MEMBERS

*John R. Thayer*

*Scott E. Winwood*

## PRESIDENT & CEO

*Scott E. Winwood*

This Credit Union is an Equal Opportunity Employer

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



## Weirton Fire Department 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 Weirton Fire Department. This organization is dedicated to our community and many times exhibits heroic efforts during critical and sometimes life threatening situations. 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) John R. Thayer, Scott E. Winwood, Fire Chief Kevin Himmelrick, Kenneth W. Truax, Robert G. Mrvos and Edward L. Kennedy.

## Mobile Banking Features and Upgrade

Our Mobile App just keeps getting better! As you know, First Choice America now has mobile deposit through our app. This convenient and time saving tool allows our members to deposit checks through the app with the camera on their phone. We would like to remind everyone, when depositing a check, please endorse it with your name and the words: For FCA Mobile Deposit Only. Also, please remember the mobile deposit limit is \$1,000 per day.

In January, our app was upgraded and you should have downloaded the newest version. With the upgrade, Card Valet has been integrated into the app's functionality. Now at the bottom of the main screen, you can click on the "card tab" and your debit and credit card information will appear. You can now:

- Lock and unlock your card on the app
- View balances
- Set up real time alerts to see when a transaction is made
- Manage travel plans
- Set up regional and international access
- Set up purchasing limits
- Choose locations, transaction types, spending limits
- Set your PIN
- Report lost or stolen

This new feature is a great way to protect yourself from fraud and gives you the control you need to keep your cards secure.

## UPCOMING CREDIT UNION HOLIDAYS

### Memorial Day

**Monday, May 27, 2024**

### Juneteenth

**Wednesday, June 19, 2024**

### Fourth of July

**Thursday, July 4, 2024**

## First Choice America Financial Corner

As of January 31, 2024

Assets \$597,895,511

Capital Asset Ratio 16.58%

Total Members 33,635



## Join Us On May 17th As We Celebrate Our 85th Anniversary!

- Giveaways at All Offices
- 5 Lucky Members at Each Office Will Win \$85
- Additionally, 5 Lucky Members Who Make Electronic Transactions Will Win \$85
- One Lucky Member Will Win a \$500 Gift Card

### 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](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 thru 8th grade. It is an essay contest. In one hundred words or less, we would like you to answer: If you were granted \$50,000, what would you do with the money? And why?

Please make sure all essays have the student's name, grade, and telephone number on them. 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 is necessary to participate in either contest.



## 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	
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%			<b>2021</b>	<b>APR*</b>	<b>2019-2018</b>	<b>APR*</b>	<b>2016</b>	<b>APR*</b>
				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. 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 refinance 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. Membership eligibility required.

## Summer Fun Loan



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

**8.49%** APR\*

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

Summer Fun loans available through August 31, 2024. Repayment terms of 12 monthly payments of \$87.28 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.



**DON'T FORGET!**

Don't forget to update us if you move or change phone numbers. It is important we have your correct information in our computer system. Remember also to add your cell phone and email address to your account.

## Protect Yourself From Fraud

Scammers are almost always financially motivated. Follow these steps to help protect yourself and your finances from fraudsters:

- **Check your bank statements often.** Look for transactions that you don't recognize or weren't authorized by you.
- **Contact your financial institution immediately.** Report identity theft and any suspicious transactions to First Choice America as soon as it is detected by calling 304-748-8600.
- **Avoid phishing attacks.** Cybercriminals will try to create a sense of urgency in emails and texts to get you to act quickly and click on malicious links.
- **Never give your personal or account information over the telephone.** Criminals can spoof Caller ID to disguise their identity and appear to be calling from your financial institution or other trusted business. It is always best to hang up and contact the company using a trusted customer service telephone number to rule out any scams.
- **Don't store your card or banking information with online merchants.** It is best to make purchases as a "guest" than to create accounts that store your information. Online merchants are vulnerable to data breaches and hackers.
- **Consider using identity theft protection.** Trusted vendors can provide protection to help prevent identity theft by monitoring your credit and alerting you to when your sensitive information is in the wrong hands.



### Discount Tickets

Available for Kennywood,

Sandcastle and Idlewild

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	\$75.99
Sandcastle	\$33.00	\$62.99
Idlewild	\$38.00	\$65.99

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



## Meet a Member of Our Credit Union Family



### Ryan Richmond

- Works at: Winterville Office
- Job Title: Member Service Representative
- Years of Service: 3 Years
- Favorite Book: *The Hobbit*
- Favorite Movie: *Good Will Hunting*
- Favorite Food: Fried Chicken
- Favorite Charity: Special Wish
- Favorite Hobby: Golf
- Best Vacation: Columbus Zoo