



Faced with an uncertain economy, record inflation and a volatile interest rate environment, First Choice America displayed the elements of a superlative-operated business and made good progress. It took solid teamwork and resolve to overcome the economic turmoil and turn the challenge into a winning year. The commitment of employees to excellence and leadership was rewarded with another well-earned Superior rating from an official industry-rating group.

The rating group analyzed the salient components of our business and found in our employees an exceptional commitment to excellence and a profound sense of pride, all of which parlayed into another successful year for First Choice America. As such, our credit union begins another year with an immaculate reputation for financial services along with an exceptional commitment to assist local charities.

First Choice America Gears Up for Pink October



As we have done for the past ten years, all First Choice America offices will be donned in pink for 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.

Scott E. Winwood, President and CEO, remarked, "I am extremely proud of our employees for the efforts they put forward in October to raise money. Year after year, it is impressive to watch their creative ideas come to life for such a good cause. Additionally, our membership is to be commended for their generous support. Through the years, we have raised money for several great organizations and I am humbled by the generosity of our members."

First Choice America cares about the communities we serve. We are proud to announce that we have raised over \$65,000 to assist worthy charities in the battle against breast cancer and looking forward to another successful year.

Switch Your Vehicle Loan And Save!



Just Bring in the Following Information to Any of Our Eight Locations:

- Your VIN number
- Your insurance papers
- Your contact information at the current financial institution holding your auto loan

You Will Receive \$250 for Switching Your Loan to Us!

*All loans subject to credit approval. \$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.

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



Our Skip A Pay Program is Back for The Holiday Season!



Skip A Month of Loan Payments in the Month of November, December, or January!

Just \$30 per Skip! Stop by Any of Our Eight Locations for Details!

*Some restrictions do apply.

Take Us With You Wherever You Go With Mobile Banking

Our Mobile Banking is available 24 hours a day, 7 days a week. With this service, you have access to your Credit Union account at your fingertips. You can:

- Make Transfers
- View History
- View Checks You Paid Out
- Deposit Checks
- Pay Bills*
- Lock and Unlock Your Debit & Credit Cards



*App is free for all members; however, your wireless message and data rates may apply. Bill payer has a fee of \$4.95 a month.

UPCOMING CREDIT UNION HOLIDAYS

COLUMBUS DAY

Monday, October 14, 2024

VETERAN'S DAY

Monday, November 11, 2024

THANKSGIVING DAY

Thursday, November 28, 2024

CHRISTMAS EVE

Tuesday, December 24, 2024

CHRISTMAS DAY

Wednesday, December 25, 2024

NEW YEARS DAY

Wednesday, January 1, 2025



First Choice America welcomes back our Bank at School students. Representatives will be at the following locations on the following days for students to make deposits:

- | | |
|-------------------------|----------------|
| Weirton Elementary | Every Tuesday |
| Bethlehem Elementary | Every Tuesday |
| Middle Creek Elementary | Every Thursday |

Holiday Loans Now Available



The holidays are approaching and if you are looking for a money tree, we can help with a Holiday Loan! With a great low rate:

8.49% APR*

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

Holiday loans available through December 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.

First Choice America Financial Corner

As of July 31, 2024

Assets	\$630,032,608
Capital Asset Ratio	16.84%
Total Members	33,228



Mel Valentine Celebrates Retirement

Mel Valentine has retired after 17 years of employment at First Choice America Credit Union. Mel worked at the Administrative Annex as a Mortgage Loan Originator.

Mel lives in Triadelphia with his wife Brenda. He is father to Bridget and Brian and is the grandfather to Chase, Kade, Landon and Steele.

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

Celebrating America



First Choice America Officials and Staff participated in the 2024 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.

Christmas Clubs Paid Out

Over \$2,500,000 in Christmas Club Accounts were paid out this year to more than 1,900 happy Credit Union members!

Current Christmas Club members do not need to re-enroll to continue their Christmas Club for 2025, unless the amount being deposited into the club account through payroll deduction is being changed. Any member wishing to start a new 2025 Christmas Club Account may enroll anytime throughout the coming year.



Score BIG this Season with a New Vehicle!
We Offer Great Low Rates!
Refinancing Available Too!
Plus, \$250 for Switching Your Loan to Us!

New Vehicles 100% Financing		Used Vehicles 100% Financing				Used Vehicles 90% Financing		Used Vehicles 80% Financing	
<u>2024</u>	<u>APR*</u>	<u>2023</u>	<u>APR*</u>	<u>2022</u>	<u>APR*</u>	<u>2020</u>	<u>APR*</u>	<u>2017</u>	<u>APR*</u>
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%								
				<u>2021</u>	<u>APR*</u>	<u>2019-2018</u>	<u>APR*</u>	<u>2016</u>	<u>APR*</u>
				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.FirstChoiceAmericaCU.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

In Memoriam

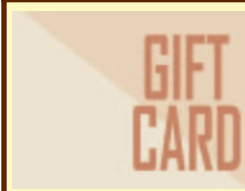


First Choice America officials and staff were saddened by the sudden loss of John "JC" Peterman. JC was the Chief Financial Officer for First Choice America. He worked at the Credit Union for twenty years.

JC leaves behind two daughters, Paige and Brooke.

He will be missed by his Credit Union family.

VISA Gift Cards Make the Perfect Gift



Your perfect gift this holiday season is at First Choice America! Buy

the special people in your life a VISA gift card from the Credit Union. Our gift cards can be used anywhere credit cards are accepted. They are the perfect size and fit for a great holiday gift!

*Fee is \$2.50 per card.

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 28, 2025. 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.



Meet a Member of Our Credit Union Family



George Keeper

- Works at:** Chester
- Job Title:** Member Service Representative
- Years of Service:** 2 Years
- Favorite Book:** *The Giver*
- Favorite Movie:** *Pirates of the Caribbean on Stranger Tides*
- Favorite Food:** Tacos
- Favorite Hobby:** Video Games and Planting Trees
- Favorite Charity:** St. Jude Children's Research Hospital
- Best Vacation:** Dollywood with my grandparents

Only Scammers Will Demand Money Payment in Cryptocurrency



Bitcoin is the most widely used form of cryptocurrency. If you receive a phone call requesting or demanding that you pay a debt in cryptocurrency, you should immediately hang up.

Legitimate businesses, government organizations, and law enforcement will never collect a debt or threaten you by demanding payment in the form of cryptocurrency. Scammers may pose as family, friends or romance interests.

If you are asked to send someone cryptocurrency, never comply. You should first contact your financial institution for advice.

It is very important to know that once cryptocurrency is sent, it most likely cannot be recovered if fraud is later suspected.