

## Giddy Up! Cool Kids Western Fun Days Brought a Rodeo of Fun!

Everyone was all smiles for First Choice America Credit Union's Cool Kids Western Fun Day events. This year's events were held on Saturday, September 21st at the YMCA in Steubenville and Saturday, September 28th at the Municipal Building in Chester. During the events, children were entertained with inflatable amusements, sand art, crafts and games. Each child received a cowboy hat and goody bag while being treated to pizza and chips.

Local radio station, The River, was on hand for Live Action Broadcasts. There were special guests that stopped by the big events including WTOV9's Snowbird, Wheeling Nailer's Spike, The Washington Wild Thing, and Woody.

Both events were free for all children. The festive atmosphere was topped off with great prizes, which included a ride on toy horse, t-shirts, and gift cards. Once again, it was a successful year with the children leaving with huge smiles on their faces.



## Thank You and Happy New Year

*As we rejoice in this wonderful holiday season of glad tidings, comfort and joy,  
First Choice America is forever grateful to our members.*

*To the thousands of you who walked through our doors, visited our drive thrus, clicked on our website or utilized our mobile app, we thank you for your business.*

*You are why our Credit Union enjoyed another successful year.*

*We are proud of the good deeds and charitable giving in the past year.*

*We look forward to the opportunities of being a good neighbor and community leader in the years to come.*

*We express warmest blessings to all for a  
Happy and Healthy New Year!*

**The Board of Directors,  
Officials, Management and Staff**

## Celebrating the Season!

First Choice America Officials and Staff participated in holiday parades in the cities of Wheeling and Weirton. 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 to the left is the Credit Union float in the Weirton Parade.





# FIRST CHOICE AMERICA

COMMUNITY FEDERAL CREDIT UNION

## BOARD OF DIRECTORS

### CHAIRMAN

*Kenneth W. Truax*

### VICE CHAIRMAN

*Edward L. Kennedy*

### 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)



## Credit Union Mourns Robert G. Mrvos



First Choice America officials and staff were saddened by the loss of Robert G. Mrvos. Bob was a member of the Board of Directors of First Choice America. He was involved in the Credit Union for over 35 years.

Bob leaves behind his wife Renee, daughter Stacy Armour, his son Robert Mrvos, & five grandchildren.

He will be missed by his Credit Union family.

## THE POWER OF PINK



For the past eleven 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. First Choice America had another successful year raising \$11,000. Pictured below are the offices with their different themes.

In the eleven years of fundraising, the Credit Union has raised over \$74,000, 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 20, 2025

**Presidents' Day**  
Monday, February 17, 2025

**Good Friday**  
Friday, April 18, 2025  
(All Offices Close at Noon)

## First Choice America Financial Corner

As of September 30, 2024

Assets	\$638,944,480
Capital Asset Ratio	16.96%
Total Members	33,176

# First Choice America Honors Employees

Scott E. Winwood addressed the employees of First Choice America electronically on October 30, 2024 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 2023 and thus far in 2024 despite economic uncertainty and a volatile 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 2023-2024 year. “Our Credit Union remains very strong as we have attained all-time highs in several key financial categories: Total Assets of \$650 million and Deposits of \$535 million. We once again received a Superior Rating from an official industry rating group. And we received a flawless audit from our independent auditors. Our Credit Union has received this distinction 16 of the last 17 years and remains without parallel in our long history. In addition, for the 26th 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 21st consecutive year we have received the award. Our Credit Union hosted two successful Cool Kids Fun Day Events in Steubenville and Chester. 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 Fire Department. And finally, we added card valet 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 from left are Lynne DiBacco, 40 years; Dee Wright, 40 years; Leona Hardy, 35 years; Tanya Kelly 35 Years; Darlene Brown, 30 years; and Sarah Beatty, 5 years. Not pictured is William Hutchison, 30 years.

## Tammy Linaweaver Promoted to Manager



Scott E. Winwood is proud to announce the promotion of Tammy Linaweaver to Branch Manager of Elm Grove and Medical Park offices. Tammy has been with the Credit Union for 17 years. She was the assistant manager for the two branches for the last nine years.

The Officials, Management, and Staff would like to congratulate Tammy and wish her success as she continues her career.

## Get the Money You Need from the Equity in Your House with a Home Equity Line of Credit Loan



We have a great new low rate! Use the money for just about anything! It’s great for:

- |                    |              |
|--------------------|--------------|
| Debt Consolidation | Tuition      |
| New Appliances     | Wedding      |
| Home Improvements  | Auto Repair  |
| Dream Vacations    | New Vehicles |

**Call to Make Your Appointment Today 304-748-8600**

\*All loans subject to credit approval. Limited time offer. Membership eligibility required. Federally insured by NCUA. NMLS #411557





You are Cordially Invited to Attend the  
**First Choice America  
 Community Federal Credit Union  
 86th Annual Meeting**

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

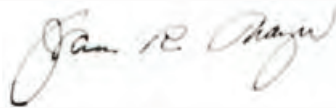
**When:** Tuesday, February 18, 2025

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

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

**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.



John R. Thayer  
 Annual Meeting Chairman

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



**Shelley Alford**

**Works at:** Main Office  
**Job Title:** Member Service Representative  
**Years of Service:** 2 Years  
**Favorite Movie:** Beauty and the Beast  
**Favorite Food:** Pizza or Pasta  
**Favorite Hobby:** Bowling  
**Best Vacation:** Disney World with my kids



**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	
2025	APR*	2024	APR*	2023	APR*	2021	APR*	2018	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>2022</b>	<b>APR*</b>	<b>2020-2019</b>	<b>APR*</b>	<b>2017</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 1-2-25. 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 2017-2025 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