

First Choice America Showcases Progress



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

First Choice America Credit Union continued to make significant progress in 2024 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 33,000 members who remain the bedrock of our business.

Kenneth W. Truax, Chairman, 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 2024 at our Annual Meeting held on February 18, 2025:

- Earned another “Superior” rating.
- Grew assets to record \$650 million.
- Expanded deposits to \$538 million.
- Preserved a strong capital position.

“Our Credit Union renewed the distinction of once again earning a “Superior” rating from an official industry rating

group which was significant. This rating recognizes the excellence of our capital strength, asset quality, and management ability. Thus, First Choice America maintains its enviable position as one of the very elite among America’s nearly 4,600 credit unions.

In our quest to offer the best available technology, First Choice America introduced Card Valet to our mobile banking solution. This feature provides our members the convenience to monitor the activity on their debit and credit cards, setup travel notices, setup spending limits, report a lost or stolen card, and lock or unlock a card. In the future, we intend to continue maximizing our investments in technology to better serve our members and strengthen our position in a very competitive marketplace.

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.”

Car Shopping? We have what you need for the financing!!

It’s Just Simple Math!

\$250 + **LOW RATES** = **GREAT DEAL**
Cash Back to You

Call Us at 304-748-8600 or Visit Any of Our Offices to Get Started

*All loans subject to credit approval. The Credit Union finances vehicle years of 2017-2025. A payment example of 4.99% APR for 36 months would be \$29.98 per \$1,000 financed. \$250 cash applies only to approved vehicle and motorcycle loans. Not applicable to commercial use vehicles. This 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. Federally insured by NCUA. Membership eligibility required.

FIRST CHOICE AMERICA

COMMUNITY FEDERAL CREDIT UNION

BOARD OF DIRECTORS

CHAIRMAN

Scott E. Winwood

VICE CHAIRMAN

Kenneth W. Truax

TREASURER

John R. Thayer

MEMBERS

Edward O. Kennedy

Thomas F. Thayer

PRESIDENT & CEO

Scott E. Winwood

This Credit Union is an Equal Opportunity Employer

www.firstchoiceamericacu.org



Steubenville 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 Steubenville 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 winners (l-r) John R. Thayer, Scott E. Winwood, Fire Chief Carlo Capaldi, Kenneth W. Truax, Fire Inspector Tom Burchfield, Edward O. Kennedy and Thomas F. Thayer.

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. 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: What are three creative ways kids can start saving money?

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. \$50 VISA gift cards will be awarded to the winners.

Instructions will accompany all contests. No purchase is necessary to participate in either contest.

UPCOMING CREDIT UNION HOLIDAYS

Good Friday

Friday, April 18, 2025
All Offices Close at Noon

Memorial Day

Monday, May 26, 2025

Juneteenth

Thursday, June 19, 2025

Fourth of July

Friday, July 4, 2025



First Choice America Financial Corner



As of December 31, 2024

Assets	\$649,454,111
Capital Asset Ratio	17.15%
Total Members	32,378



We Have The Loan To Fit Your Housing Needs

Whether you are buying your dream house or building it, we have a loan to help you along the way. Start your home buying or building process at First Choice America. We have great low rates and flexible terms to meet your needs. Our local mortgage experts can help you get the right loan for your housing needs!

Call 304-748-8600 to Set Up an Appointment Today!
Check Out Rates Online at
www.firstchoiceamericacu.org

*All loans subject to credit approval. Membership eligibility required. Financially insured by NCUA. NMLS#411557



Michelle Kendall and Dyonna Strauss Celebrate 25 Year Employment Milestones



Michelle Kendall

Michelle Kendall and Dyonna Strauss both recently celebrated their 25-year employment milestones at First Choice America Credit Union.

Michelle Kendall is an Assistant Branch Manager at the Three Springs and Steubenville offices. Michelle resides in Follansbee with her fur babies, Teddy and Daisy.

Dyonna Strauss is a Senior Member Service Representative at the Steubenville Office. Dyonna resides in Toronto with her husband, Randy. She has one daughter, Marina, and a grandson, Levi.

Officials, Management, and Staff would like to thank both Michelle and Dyonna for their dedication to the Credit Union and wish them success as they continue their careers.



Dyonna Strauss



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	
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%								
				2022	APR*	2020-2019	APR*	2017	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 1-2-25. 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

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, 2025. 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.

Mobile Deposit Reminder

This time saving tool allows you to deposit checks at your convenience – anytime and anywhere! All you need is the First Choice America APP and mobile device (with camera) to deposit a check. Pictured is the correct way to endorse a check using mobile deposit.



Please refer to the Mobile Remote Deposit Terms and Conditions Agreement for more terms and conditions governing Mobile Deposit. You may reach us by telephone at 304-748-8600 or inquire in person at one of our eight locations. You may visit our website at www.firstchoiceamericacu.org.

How a Typical Phishing Scam Works

- Individual receives a text appearing to be from their financial institution about a suspicious debit card transaction
 - Individual responds to the text and immediately receives a call from fraudsters spoofing the financial institution’s phone #
 - Fraudsters claim to be from the financial institution
 - Fraudsters con the individual into providing their online banking username to verify their identity
 - Fraudster uses the username and the “forgot password” feature, which triggers the two-factor authentication passcode to the individual
 - Individual is conned into providing the passcode to the fraudster to verify their identity
 - Fraudster uses the passcode to reset the individual’s passwords
 - Fraudster logs into the account to attempt transfers of money
- First Choice America will never ask you to provide personal information such as your complete account number, PIN, CVV code, full social security number, or online banking username and password via email, text, or phone. If you ever receive a communication appearing to be from First Choice America that asks for personal information, do not engage. Please notify us immediately at 304-748-8600.



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	\$41.00	\$75.99
Sandcastle	\$33.00	\$62.99
Idlewild	\$38.00	\$66.99

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



Megan Balvin

- Works at:** Three Springs Office
- Job Title:** Member Service Representative
- Years of Service:** 3 Years
- Favorite Book:** *The Harry Potter Series*
- Favorite Movie:** *Beauty and The Beast*
- Favorite Food:** Pasta with Garlic Bread
- Favorite Charity:** The World Wildlife Fund
- Favorite Hobby:** Writing Poetry
- Best Vacation:** Class trip to Paris