

DON'T TAX MY CREDIT UNION!

For more than 100 years, people have come together to be a part of credit unions, not-for-profit financial cooperatives, and support each other with lower cost financial products and services.

Congress recognized the importance of the credit union movement and provided credit unions with the exemption from federal income tax to ensure they continued to meet the needs of their members and the communities they serve. Nationally, credit unions pay millions in state and local taxes each year with the only exception being the federal income tax on profits. And that's because those profits are returned to members in the form of higher deposit rates, lower loan rates, and fewer fees.

Even as the credit union movement has grown, it remains a small but vital part of the financial landscape: Credit unions hold only 9% of assets in financial institutions, while the remaining 91% of Americans' assets are held by for profit institutions.

But that hasn't stopped these institutions desire to eliminate any competition. That's why they continue to lobby Congress to remove the credit union federal income tax exemption. Recently, to combat their efforts credit union members were called to action to support the credit union tax exemption via the **"Don't Tax My Credit Union"** campaign.

Eliminating this exemption would mean, many of the benefits members love about credit unions would be eliminated, and at the expense of members like you.

President and CEO Scott E. Winwood remarked on the progress of the campaign by saying, "Starting in early May, credit unions and their members have been involved in a grass roots effort of signing petitions that went to government representatives asking for them not to tax our credit unions. The response from our First Choice America members has been overwhelming. Our voices are being heard and we are proud our members have stood up for their Credit Union. We are grateful to our members and of their efforts in this crusade."

Apple Pay Is Now Available!

First Choice America Credit Union is proud to announce Apple Pay is now available through our mobile app. Once you log on to our app, tap the cards button at the bottom of the screen and look for the Apple Pay logo. Add your card by following the prompts.

This feature offers our members a convenient and secure way to pay online, in stores, and on various apps. You can make purchases easily with just a tap or click. Apple Pay uses an encrypted transaction number and does not share your credit card details with the merchant. You can use Apple Pay on your iPhone, Apple Watch, Mac, iPad, and Apple Vision Pro.



Car shopping this summer? Or did you buy the dream car, but now are looking to lower your payments? We may be able to help with:

Rates as Low As:

4.79% APR*

Cash Back to You

\$250

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 4.79% APR for 36 months would be \$29.88 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

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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



UPCOMING CREDIT UNION HOLIDAYS

Fourth of July

Friday, July 4, 2025

Labor Day

Monday, September 1, 2025

Columbus Day

Monday, October 13, 2025



**First Choice America
Financial Corner**



As of April 30, 2025

Assets \$670,048,535

Capital Asset Ratio 17.21%

Total Members 31,999

Toni Farkas Retires



Toni Farkas has retired after nine years of employment at First Choice America Credit Union. Toni worked at the Downtown Wheeling Office as a Member Service Representative.

Toni resides in Wheeling, WV. She has two daughters, Lauren and Lisa. She has five grandchildren and one great-grandchild.

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

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.

Control Your Debit and Credit Card Through Our Mobile App

The tools to keeping your card safe are at your fingertips. Through our mobile app, you have all you need to keep your debit and credit cards working to accommodate your lifestyle. When you go into our app, click on cards to view your digital card. If you have more than one card, swipe on the one you want to see. Here are some functions you will find on our app to help you control your card(s):

- o Turn card off and on - click the radio button by the card to turn the card off or back on
- o View Recent Transactions – click view all to see transactions
- o Receive Account Alerts
- o Locations – allows you to block in-store transactions if device and merchant locations don't match
- o My Regions – blocks in-store transactions if merchant location is out of selected regions – you add regions once you click the radio button
- o Block International Transactions – blocks in-store transactions internationally when you are not traveling
- o Merchant Types – Turn Merchants On & Off
- o Transaction Types – allows selected transaction types – Online, In-Store, Auto/Recurring, ATM
- o Set Spending Limits – Per transaction limits
- o Manage Travel Plans
- o Report Lost or Stolen

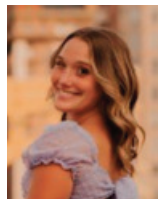
First Choice America Credit Union Awards Scholarships



DeNunzio



Heilman



McConnachie



Ostovich



Spickard

First Choice America Community Federal Credit Union is pleased to announce the recipients of the 2025 'People Helping People' Scholarships. Those selected (listed in alphabetical order) this year include:

A graduate of Weir High School, **Arwen DeNunzio** attends West Liberty University, where she is studying to be a Social Worker. Arwen is the daughter of Diana Polgar.

Abigail Heilman is a graduate of Wheeling Park High School and attends West Virginia University with a Neuroscience major. Abigail is the daughter of Kevin and Michelle Heilman.

Oak Glen High School graduate **Kensington McConnachie** will be attending Frostburg State University in the fall, where she will major in Elementary Education. Kensington is the daughter of Steven and Erin McConnachie.

Sarah Ostovich is a graduate of Steubenville High School and plans to study Aviation Management at Ohio University. Sarah is the daughter of Daniel and Elizabeth Ostovich.

Majoring in Nursing, **Gabriella Spickard** will attend West Virginia University in the fall. She is a graduate of Weir High School. Gabriella is the daughter of Daniel and Linda Spickard.

Since the program's inception in 1995, the Credit Union has awarded \$175,000 in scholarships. Each recipient receives \$1,000.

The 'People Helping People' Scholarship is open to high school and college students who are primary members of the First Choice America Community Federal Credit Union. Grade point average, scholastic achievements, and community involvement are considered in awarding the scholarships. Applications with complete guidelines for the next school year will be available this October at any of First Choice America Credit Union's eight office locations.



Drive Away This Summer With a New Car and a Great Low Rate from First Choice America!

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	4.79%	36 months	4.79%	36 months	5.39%	36 months	5.89%	36 months	6.69%
48 months	5.49%	48 months	5.49%	48 months	5.59%	48 months	6.09%	48 months	6.89%
60 months	5.59%	60 months	5.59%	60 months	5.69%	60 months	6.19%	60 months	6.99%
66 months	5.79%	66 months	5.79%						
72 months	5.89%								
				2022	APR*	2020-2019	APR*	2017	APR*
				36 months	5.59%	36 months	6.29%	36 months	6.79%
				48 months	5.99%	48 months	6.49%	48 months	6.99%
				60 months	6.09%	60 months	6.59%	60 months	7.09%

Call Us at 304-748-8600 or Visit Us Online at: www.SwitchAndSave4U.org

*All loans subject to credit approval. Rates effective since 5-2-25. Rates subject to change without notice. A payment example of 4.79% APR for 36 months would be \$29.88 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

Michele Bianco-Furda and Betty Jo Welch Celebrate 25 Year Employment Milestones



Bianco-Furda

Michele Bianco-Furda and Betty Jo Welch both recently celebrated their 25 year employment milestones at First Choice America Credit Union.

Michele Bianco-Furda is a Mortgage Service Representative at the Administrative Annex. Michele resides in Wintersville with her husband, Mike. She has two sons, Ian and Jonathan, and six grandchildren.

Betty Jo Welch is the Marketing Coordinator at the Administrative Annex. Betty Jo resides in Weirton with her sons, Thomas and Andrew.

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



Welch

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:



Kennywood
Sandcastle
Idlewild

Our Price	Gate Price
\$41.00	\$75.99
\$33.00	\$62.99
\$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



Heather Monigold

Works at:	Wintersville Office
Job Title:	Member Service Representative
Years of Service:	1 Year
Favorite Book:	<i>The Five People You Meet in Heaven</i>
Favorite Movie:	<i>The Goonies</i>
Favorite Food:	Anything Chocolate
Favorite Charity:	Valley Hospice
Favorite Hobby:	Reading
Best Vacation:	Honeymoon to Myrtle Beach, SC

NOTICE OF ARBITRATION PROVISION

First Choice America Community FCU recently amended the Terms & Conditions Account Agreement that governs your deposit relationship with the Credit Union. The Agreement now contains an Arbitration and Class Action Waiver Provision that becomes effective on September 1, 2025. First Choice America is implementing this provision as a way to protect our member-owners and First Choice America by requiring that the parties work together to resolve disputes quickly, cost-effectively, and amicably in the limited instances where a covered dispute arises. If you wish to opt-out of the provision, you must follow the instructions contained within the Arbitration Provision of the Terms & Conditions Account Agreement and send us written notice within 45 days of receiving this notice. Important amendments to the Terms & Conditions Account Agreement will be provided to you. Please review the entire document carefully and contact us with any questions by calling 304-748-8600 or email us at AllCallCenter@firstchoiceamericacu.org or visit any branch.