

## Santa Saturdays Spread Holiday Cheer



Santa and Mrs. Claus visited the First Choice America Credit Union's Chester, Elm Grove, Steubenville and Three Springs offices to spread some holiday cheer! During the visits, little ones sat on Santa's lap and told him their wish list. They also had their picture taken with Santa and received a Santa cookie and a goody bag. The adults who stopped by joined in on the fun and gave Santa their wishes too.



All of the Santa Saturday events were free to the public. During the events, each child was given a coloring sheet for a coloring contest, with the grand prize being a Nintendo Switch 2. For each coloring sheet returned to us, First Choice America made a donation to Coats for Kids.



Scott E. Winwood, President & CEO, expressed his excitement over the events by saying, "It brings us great joy to spread holiday cheer in our communities we serve. You could feel the excitement in the air, which truly made it special. We are very fortunate to provide our neighbors the opportunity to experience Santa and all the magic he brings. This is the start of a new holiday tradition for First Choice America!"



## Thank You and Happy New Year

*This is the time when faith and the love of peace, however hidden during the year, are manifested once again by millions upon millions of people throughout the universe.*

*As we rejoice in this glorious season of glad tidings, comfort and joy, First Choice America encourages you to reach out in caring and brotherhood to help bring peace to men on earth.*

*In 2025, our Credit Union generously contributed to countless charities and the message of generosity was simply this:*

*We care. We care about our loyal members and we care about their families and communities. Working together, we achieved progress.*

*We thank all members for their trust, loyalty and support.*

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

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



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



## UPCOMING CREDIT UNION HOLIDAYS

**Martin Luther King Jr. Day**  
Monday, January 19, 2026

**Presidents' Day**  
Monday, February 16, 2026

**Good Friday**  
Friday, April 3, 2026  
(All Offices Close at Noon)

## First Choice America Financial Corner

As of September 30, 2025

Assets	\$679,445,388
Capital Asset Ratio	17.77%
Total Members	31,538

## Jeanine Keenan Celebrates Retirement



Jeanine Keenan has retired after fourteen years of employment with First Choice America Credit Union. Jeanine worked at the Main Office as a Member Service Representative.

Jeanine resides in Toronto, OH with her husband Jim. She has one daughter, Joanna; three sons: Brian, Shawn and Nathan; and four grandsons.

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

## THE POWER OF PINK



For the past twelve 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 record year by raising \$7,600. Thank you to our generous members and staff for their support.

In the twelve years of fundraising, the Credit Union has raised over \$81,000, which has gone to wonderful charities in the fight against cancer and for assistance to local cancer patients. Pictured below are the offices with their different themes.



# First Choice America Honors Employees

Scott E. Winwood, President & CEO, addressed the employees of First Choice America electronically on October 29, 2025 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 successful year in 2024 and thus far in 2025 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 2024-2025 year. “Our Credit Union remains very strong as we have attained all-time highs in several key financial categories: Total Assets of \$685 million and Deposits of \$565 million. We once again maintained our 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 17 of the last 18 years and remains without parallel in our long history. In addition, for the 27th consecutive year, there were no audit adjustments required during our annual CPA review. We also continued our Bank at School Program at Weirton Elementary, Bethlehem Elementary, and Middle Creek Elementary. We presented our Annual Community Spirit Award to the Steubenville Fire Department

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, top are Julie Brown, 30 years; Michelle Kendall, 25 years; Dyonna Strauss, 25 years; Betty Jo Welch, 25 years; Tammy Hughes, 25 years and Shelley Sligar, 20 Years. Pictured from left, bottom are Allie McPeek, 10 years; Angela Cross, 5 years; and Lou Bernardi, 5 years. Not pictured are Mary Walker, 35 years; Grace Blake, 25 years; and Michele Bianco-Furda, 25 Years.

## January is the Last Month For Skip A Pay



Skip a month of loan payments with our Skip a Payment Plan.\*  
 January is the last month!  
 Just \$30 per skip!  
 304-748-8600

\*Some restrictions do apply. Call for details.

## Scholarship Deadline Approaching



First Choice America Credit Union’s “People Helping People” Scholarship applications are due by February 28, 2026. The applications are available at all First Choice America’s eight offices and on our website. The scholarships are for \$1,000 each.

The complete guidelines accompany the scholarship application.

## Meet a Member of Our Credit Union Family



**Pam Bowland**

- Works at:** Main Office
- Job Title:** Data Processing Representative
- Years of Service:** 9 Years
- Favorite Book:** The Notebook
- Favorite Movie:** Message in a Bottle
- Favorite Food:** Lasagna
- Favorite Hobby:** Gardening
- Favorite Charity:** Salvation Army
- Best Vacation:** Walt Disney World

## You are Cordially Invited to Attend the First Choice America Community Federal Credit Union 87th Annual Meeting

- Where:** Pepsi-Cola Roadhouse  
565 Route 18, Burgettstown, PA
- When:** Tuesday, February 17, 2026
- 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.

*Kenneth W. Truax*  
Kenneth W. Truax  
Annual Meeting Chairman



## 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	
2026	APR*	2025	APR*	2024	APR*	2022	APR*	2019	APR*
36 months	4.59%	36 months	4.59%	36 months	5.19%	36 months	5.69%	36 months	6.49%
48 months	5.29%	48 months	5.29%	48 months	5.39%	48 months	5.89%	48 months	6.69%
60 months	5.39%	60 months	5.39%	60 months	5.49%	60 months	5.99%	60 months	6.79%
66 months	5.59%	66 months	5.59%						
72 months	5.69%			<b>2023</b>	<b>APR*</b>	<b>2021-2020</b>	<b>APR*</b>	<b>2018</b>	<b>APR*</b>
				36 months	5.39%	36 months	6.09%	36 months	6.59%
				48 months	5.79%	48 months	6.29%	48 months	6.79%
				60 months	5.89%	60 months	6.39%	60 months	6.89%

**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 1-2-26. Rates subject to changes without notice. A payment example of 4.59% APR for 36 months would be \$29.79 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 2018-2026 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.