

## First Choice America's Strength Triumphs



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

First Choice America Credit Union continued to make significant progress in 2025 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.

Scott E. Winwood, 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 2025 at our Annual Meeting held on February 17, 2026:

- Grew assets to record \$689.5 million.
- Expanded deposits to \$564.5 million.
- Preserved a strong capital position.

These impressive achievements reflect the sincere commitment to success of the Officials, Management, and Staff of First Choice America. Our employee team is pro-

fessional and highly skilled, dedicated to excellence in serving our members, and very proud of the significant strides made during the past year. Our Credit Union's capital strength, asset quality, and management ability help maintain our enviable position as one of the very elite among America's credit unions.

While keeping pace with the latest technology, we continue to offer our members better rates on loans and deposits, more personalized service, and importantly, fewer fees than other financial institutions. We are proud to report that no new fees were enacted during the past year, nor any adjustments made to our long list of member benefits."

In summary, he noted "First Choice America is proud of our rich heritage of serving our members and the communities in which they live since our beginning in 1939. We have established strong relationships with our members by providing the most cost-effective alternative for all their financial needs. We value and cherish these relationships, and are grateful to our members for their loyalty. We will never cease in our efforts to earn both your business and your trust. We remain a safe haven, a reliable resource, and a leader that you can count on for all your financial needs, both today and tomorrow. We appreciate your business and welcome the opportunity to serve you. With your continued support, First Choice America is well-positioned for the future based on our successful past."



### Musulin Appointed Chief Financial Officer

Scott E. Winwood is pleased to announce the appointment of Robert (Bob) Musulin as Chief Financial Officer.

Musulin has several years of accounting, auditing, and management experience primarily in the financial institution industry. He received his Accounting Degree from West Liberty University, his Masters of Business Administration from Salem University, and is a Certified Public Accountant.

Musulin is a native of Follansbee, WV and currently resides in Imperial, PA.

# FIRST CHOICE AMERICA

COMMUNITY FEDERAL CREDIT UNION

## BOARD OF DIRECTORS

### CHAIRMAN

*Scott E. Winwood*

### VICE CHAIRMAN

*John R. Thayer*

### TREASURER

*Kenneth W. Truax*

### 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)



## Chester/Newell FISH Foundation Receive 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 Chester/Newell FISH Foundation. This organization is dedicated to feeding the hungry in the Chester and Newell area. 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), Edward O. Kennedy, John R. Thayer, Scott E. Winwood, Jean Chaney, FISH Foundation; Cathy Glass, FISH Foundation; Bob Glass, FISH Foundation; Kenneth W. Truax, and Thomas F. Thayer.

## Barbara Traylor Celebrates Her Retirement



Barbara Traylor has retired after sixteen years of employment at First Choice America Credit Union. Barbara worked recently in the Wheeling area as the Business Development Coordinator, and was previously the Manager of the Elm Grove and Medical Park Offices.

Barbara resides in Wheeling, WV. She has one son, Brett, and one daughter, Laura. She has two grandchildren.

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

## UPCOMING CREDIT UNION HOLIDAYS

### Good Friday

**Friday, April 3, 2026**  
All Offices Close at Noon

### Memorial Day

**Monday, May 25, 2026**

### Juneteenth

**Friday, June 19, 2026**

### Fourth of July

**Saturday, July 4, 2026**



**First Choice America Financial Corner**



**As of January 31, 2026**

**Assets \$693,543,422**

**Capital Asset Ratio 17.97%**

**Total Members 30,823**

## Summer Fun Loan

Get ready for summer with a Summer Fun Loan!  
With a great low rate:

**8.39%** APR\*



**Visit Any of Our Offices to Apply Today!**

\*Summer Fun loans available through August 31, 2026. Repayment terms of 12 monthly payments of \$87.18 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.

**Extra Expenses? Fresh Home Ideas? Credit Card Debt?**

**Get the Money You Need with a Home Equity Line of Credit Loan!**



**5.29% APR\***  
Introductory Fixed Rate  
Through April 30, 2027

**7.25% APR\***  
Variable Rate  
Beginning May 1, 2027

**Call 304-748-8600 to Set Up an Appointment Today!**

\*Rate effective February 13, 2026. No closing costs on approved credit limits of \$10,000 or more. If less than \$10,000, closing costs may range between \$100-\$400. If you modify an existing First Choice America Home Equity Line of Credit loan, you may be charged a loan modification fee, not to exceed \$195. The initial interest rate is 5.29% through April 30, 2027 and thereafter may adjust on the first of every month to the current prime rate plus .50% as published in the Wall Street Journal (as of 12-11-25, 6.75%+ .50 = 7.25%APR). The adjusted rate at the first of every month is based on the prime rate plus .50% as of the close of business on the last business day of the preceding month. Beginning May 1, 2027, the APR will never be less than 5.00%. Maximum APR 18%. Minimum credit line \$5,000. Maximum term is 20 years. Annual fee \$50. Over limit fee \$25. Property insurance required. Consult your tax advisor about interest deductibility. All loans subject to credit approval. Limited time offer. Membership eligibility required. Federally insured by NCUA. NMLS #411557



**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](http://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 is something you would like to save money for, and how would you start saving for it?

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 necessary to participate in either contest.



**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	
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%								
				2023	APR*	2020-2021	APR*	2018	APR*
				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. Membership eligibility required

## 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 locations are out of selected regions – you add regions once you click 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 – In-store, Online, Auto/Recurring, ATM
- o Set Spending Limits – Per transaction limits
- o Manage Travel Plans

## Protect Yourself from Scammers!!

Scams can happen to anyone. Once a scammer obtains your personal and account information, they can pretend to be you and attempt to use your accounts without permission. Take these steps to protect yourself:

- Don't respond to unexpected calls, emails, texts, or social media messages.
- Take your time. Honest organizations will not pressure you.
- Never pay someone who insists you can only pay with a gift card, a wire transfer, cryptocurrency, or a payment app.
- Never provide your personal information, account or card information, or online banking login credentials to ANYONE over the telephone, even if they claim to be calling from a financial institution. First Choice America will NEVER contact you and ask for this information.
- When concerned whether a call is legitimate, hang up and contact the business or financial institution at the telephone number you know is correct. First Choice America can be reached at 304-748-8600.
- Members who utilize the First Choice America Mobile App can monitor their card usage through the My Cards feature to reduce the risk of unauthorized card transactions.
- Review your account history often, or at least monthly, when your statement is made available to you.
- Obtain your free credit reports from Equifax, Experian, and TransUnion by calling 877-322-8228 or visit [annualcreditreport.com](http://annualcreditreport.com)



### 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	\$74.99
Sandcastle	\$33.00	\$59.99
Idlewild	\$38.00	\$65.99

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



### Brenda Fogle

- Works at:** Wheeling Office
- Job Title:** Member Service Representative
- Years of Service:** 3 Years
- Favorite Movie:** Step Brothers & Matilda
- Favorite Food:** Potatoes
- Favorite Charity:** St. Jude's
- Favorite Hobby:** Doing Word Searches & Gardening
- Best Vacation:** Cruise to Eastern Caribbean