

First Choice America Ranked in Top 100 Credit Unions

2025 Top 100 Credit Unions

S&P Global
Market Intelligence

For 2025, First Choice America Community Federal Credit Union was recognized by S&P Global Market Intelligence as one of the Top 100 Performing Credit Unions, by securing the 31st position of the nearly 1800 credit unions in our asset category.

"We are honored to be nationally recognized as a safe, sound financial institution which is firmly committed to the financial wellbeing of our members. Our Board of Directors, Officials, Management and employee team take great pride in offering our members better rates, little or no fees, more personalized service, and a complete array of financial products and services. First Choice America is proud of our rich heritage of serving our members' financial needs and supporting the communities in which they live since our beginning in 1939.

In summary, with our Credit Union's capital strength, asset quality, and management ability, First Choice America is well positioned for the future based on our successful past," remarked Scott E. Winwood, First Choice America President and CEO.

S&P Global Market Intelligence ranks institutions based on returns, growth and funding but places a premium on the strength and risk profile of balance sheets. The rankings were launched in 2011 to assess the performance of community banks and credit unions. "These rankings highlight the resilience and strategic excellence of financial institutions that have successfully balanced growth with prudent risk management," said S&P Global Market Intelligence. "In 2025, we saw standout performers across all categories demonstrate that strong fundamentals and community focus remain the cornerstone of sustainable banking success. Our rankings provide the market with essential intelligence to identify industry leaders and emerging trends."



Are you in the market for a new home?
Start the buying process today with our great rate of

5.898 %
APR*

30 Year Fixed Rate Mortgage
Additional Rates and Terms Available

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



*A monthly payment example for a 30 year mortgage at an APR of 5.898% would be \$331.27. This is based on a purchase price of \$70,000, a 20% down payment of \$14,000, and a loan amount of \$56,000. Property insurance required. Payments do not include amounts for taxes and insurance. Additional rates and terms available. All loans subject to credit approval. Rate subject to change without notice. Membership eligibility required. Federally insured by NCUA. NMLS #411557

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



UPCOMING CREDIT UNION HOLIDAYS

Fourth of July

Saturday, July 4, 2026

Labor Day

Monday, September 7, 2026

Columbus Day

Monday, October 12, 2026

	First Choice America Financial Corner	
	As of April 30, 2026	
Assets	\$710,572,735	
Capital Asset Ratio	17.94%	
Total Members	30,607	

Tammy Fuoco Celebrates 25 Year Employment Milestone



Tammy Fuoco recently celebrated her 25 year employment milestone at First Choice America Credit Union.

Tammy is a Data Processing Representative at the Main Office. Tammy resides in Wintersville with her son, Bradley.

Officials, Management, and Staff would like to thank Tammy for her dedication to the Credit Union and wish her success as she continues her career.

Summer Fun Loan



Summer is Here! Soak Up the Fun with a Summer Fun Loan! With a great low rate:

**8.39%
APR***

Visit Any of Our Eight Branches to Apply!

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.

Contest Winners Announced

April was teach your child to save month, the Credit Union held a few contests to get our youth excited about saving. One was a coloring contest held for children in kindergarten to fourth grade. Each winner received a \$25 VISA gift card. Kindergarten winners are Lilli Durham, Crosby Bishop, and Madison Lucas. First grade winners are Magnolia Cole, Valerie Cole, and Blake Savage. Second grade winners are Kinsley Barnhart, Evelina Perri, and Klaire Sperringer. Third grade winners are Kenzie Dunlevy, Gracyn Larrick, and Logan Wilhem. Fourth grade winners are Ava Hamby, Maci Mumford, and Aria North.

The other contest was an essay contest for fifth grade to eighth grade students. Each winner received a \$50 VISA Gift Card. Fifth grade winners are Annie Angle, Leo Morris, and Emmy Souffrant. Sixth grade winners are Dominic Jonczak, Nasyrah Thompson, and Karsyn Ann Van Auken. Seventh grade winners are Hadley Diebel, Maddalynn Paris, and Syllas Zimmerman. The eighth grade winners are Nina Lindsey, Cassidy Mayes, and Brody McCullough.

Motorcycle Loans

If you are dreaming of riding in the open air, we can help.

First Choice America offers motorcycle loans!

Call us today at 304-748-8600 for rates and terms!

*All loans subject to credit approval.



First Choice America Credit Union Awards Scholarships



Contraguerro



Lucas



Marshall



Wagner



Zoeckler

First Choice America Community Federal Credit Union is pleased to announce the recipients of the 2026 'People Helping People' Scholarships. Those selected (listed in alphabetical order) this year include:

A graduate of Wheeling Park School, **Anna Contraguerro** will attend John Carroll University in the fall, where she will study Biology and Pre-Med. Anna is the daughter of Christie Contraguerro.

Natalie Lucas is a graduate of Edison High School and attends Wilmington University with a Agronomy major. Natalie is the daughter of Edgar and Paula Lucas.

Steubenville Big Red High School graduate **Ireland Marshall** will be attending Cleveland State University in the fall, where she will study to be a Pre-Physician Assistant. Ireland is the daughter of James and Cerryn Marshall.

Zane Wagner is a graduate of Weir High School and plans to study Data Science at West Virginia University. Zane is the son of Ben and Shelby Wagner.

Majoring in Accounting, **Luke Zoeckler** will attend West Virginia University in the fall. He is a graduate of Wheeling Central Catholic High School. Luke is the son of Keith and Margaret Zoeckler.

Since the program's inception in 1995, the Credit Union has awarded \$180,000 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.



Hit a Home Run This Summer with Great Low Rates from First Choice America!

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%								
72 months	5.69%								
				2023	APR*	2021-2020	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
Plus, Receive \$250 For Financing Your Vehicle with Us!**

*All loans subject to credit approval. Rates effective since 1-2-26. Rates subject to changes without notice. A monthly 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

The Equity in Your House Equals Cash in Your Hands! 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



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	\$74.99
\$33.00	\$59.99
\$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!



Please notify us
if you're moving, changing
a phone number or email

Meet a Member of Our Credit Union Family



Jeff Yoder

Works at:	Main Office
Job Title:	Controller
Years of Service:	3 Years
Favorite Movie:	Shrek
Favorite Food:	Steak
Favorite Charity:	Hancock County Humane Foundation
Favorite Hobby:	Playing Soccer
Best Vacation:	Any Beach trip

Buyer – Seller Scams

Buyer-seller scams involve tricking someone out of money or a possession. Both buyers and sellers fall victim to these types of scams, which can cause financial harm to the individual.

How to protect yourself:

Verify payments – Always confirm that you receive a valid form of payment and that funds have cleared in your account before releasing an item to the buyer.

Use secure payment methods – Stick to payment services with buyer/seller protection.

Meet in person for cash – If possible, meet the buyer or seller in a safe, public place to inspect the item and exchange cash.

Avoid other options – Online sales that request payment by cryptocurrency, wire transfer, and gift cards are a sign of a scam; it is nearly impossible to get your money back.

Be skeptical of unusual requests – Steer clear of buyers or sellers who make strange requests or pressure you into a quick deal.

Avoid overpayments – Never accept a payment that exceeds the sale amount; return the check to the buyer and do not negotiate it through your financial institution.

Trust your instincts – If a deal seems too good to be true, it probably is. Be cautious and don't proceed with a suspicious transaction.