

**FIRST CHOICE AMERICA
EARN'S SUPERIOR RATING**

Faced with an uncertain economy, record inflation and a volatile interest rate environment, First Choice America displayed the elements of a superlative operated business and made good progress. It took solid team work and resolve to overcome the economic turmoil and turn the challenge into a winning year. The commitment of employees to excellence and leadership was rewarded with another well-earned Superior rating from an official industry-rating group.

The rating group analyzed the salient components of our business and found in our employees an exceptional commitment to excellence and a profound sense of pride, all of which parlayed into another successful year for First Choice America. As such, our credit union begins another year with an immaculate reputation for financial services along with an exceptional commitment to assist local charities.

Investing In Our Future An Enhanced Core System is Coming

Scott E. Winwood, President and CEO, is pleased to announce an exciting technology enhancement coming to First Choice America at the end of October. As part of this upgrade, we will be transitioning to an enhanced core processing system that will provide new opportunities to serve you better.

While the transition will have minimal impact on our members, there will be some downtime during the changeover. Your account numbers will remain the same. Your checks, credit and debit cards will continue to work during and after the transition. Direct deposits and payroll deductions will continue to be processed as usual. Your User ID and password for online and mobile banking will not change.

"This is an exciting time at First Choice America. The new technology opens up pathways to better serve our members and to provide them new products and services. Our investment in technology is an investment in our future," said Scott E. Winwood. We will share additional information as we get closer to the transition. Please visit www.firstchoiceamericacu.org for updates and important information.

First Choice America Gears Up for Pink October



As we have done for the past twelve years, all First Choice America offices will be donned in pink for the month of October. During this time, we will be selling ribbons/logos to raise money for Breast Cancer charities. Our staff will also be donating money to dress down during select days in October.

Scott E. Winwood, President and CEO, remarked, "I am extremely proud of our employees for their efforts during October to raise money. Year after year, it is impressive to watch their creative ideas come to life for such a good cause. Additionally, our membership is to be commended for their generous support. Through the years, we have raised money for several great organizations."

First Choice America cares about the communities we serve. We are proud to announce that we have raised over \$81,000 to assist worthy charities in the battle against breast cancer and looking forward to another successful year.

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

COLUMBUS DAY

Monday, October 12, 2026

VETERANS DAY

Wednesday, November 11, 2026

THANKSGIVING DAY

Thursday, November 26, 2026

CHRISTMAS EVE

Thursday, December 24, 2026

CHRISTMAS DAY

Friday, December 25, 2026

NEW YEARS DAY

Friday, January 1, 2027

First Choice America Financial Corner

As of July 31, 2026

Assets \$719,153,282

Capital Asset Ratio 18.16%

Total Members 30,446

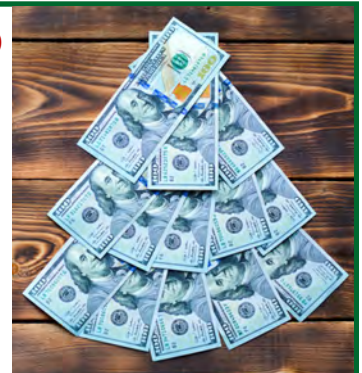
Skip a Pay is Here to Help for the Holiday Season!

**Skip a Month of Loan
Payments in the Months of
November, December, or
January!**

Just \$30 per Skip!

Stop by Any of Our Eight Locations for Details!

*Some restrictions do apply.



Karen Dougherty

Karen Dougherty and Debbie Hundagen Celebrate Their Retirements

Karen Dougherty recently retired after thirteen years of service at the Credit Union. Karen was a Member Service Representative at the Elm Grove and Medical Park offices. She resides in Wheeling. She has four children, Tracey, Christine, Michelle and Matthew and also has three grandchildren.



Debbie Hundagen

After eight years of service, Debbie Hundagen retired from the Credit Union. She was a Member Service Representative at the Elm Grove and Medical Park offices. She resides in Windsor Heights with her husband, Larry. She has two children, Bernadette and Larry.

Officials, Management, and Staff would like to thank Karen and Debbie for their dedication to the Credit Union and wish them the best of luck in retirement.

Holiday Loans Now Available



Our holiday loans are one way to fund your shopping list this holiday season! Start today, with a great low rate:

8.99% APR*

**Visit Any of Our Eight Locations or
Call 304-748-8600 to Apply!**

Holiday loans available through December 31, 2026. Repayment terms of 12 monthly payments of \$87.44 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.



Join Us for Santa Saturdays

Saturday, December 12th

10am to 1pm

Steubenville Office &
Three Springs Office



Saturday, December 19th

10am to 1pm

Chester Office &
Elm Grove Office

Prizes

Free Pictures With Santa
Coloring Contest

Grab Bags

For Every Coloring Sheet Returned,
We Will Make a Donation to Coats for Kids

Christmas Clubs Paid Out

Over \$2,100,000 in Christmas Club Accounts were paid out this year to more than 1600 happy Credit Union members!

Current Christmas Club members do not need to re-enroll to continue their Christmas Club for 2027, unless the amount being deposited into the club account through payroll deduction is being changed. Any member wishing to start a new 2027 Christmas Club Account may enroll anytime throughout the coming year.



Fall In Love With Our Great Vehicle Rates! Plus, Receive \$250 for Switching Your Loan to 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*	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.FirstChoiceAmericaCU.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. \$100 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

First Choice America Celebrates Fourth of July



First Choice America Officials and Staff participated in the 2026 Independence Day Celebration in downtown Weirton to celebrate America's 250th Birthday! Employees and their family members rode on the float sponsored by the Credit Union, while others walked the parade route handing out candy to spectators.

Scholarship Applications Available



First Choice America's "People Helping People" Scholarship applications are now available at all eight Credit Union offices or on our website at: www.firstchoiceamericacu.org.

The scholarships are \$1,000 each. Applications must be returned by March 1, 2027. A complete listing of scholarship guidelines accompany the application.

The Perfect Gift for
Everyone is at
First Choice America!
We sell VISA Gift Cards
at All Eight Offices!

*Fee is \$2.50 per card.

Meet a Member of Our Credit Union Family



Roberta Didley

Works at:	Three Springs
Job Title:	Member Service Representative
Years of Service:	Two Years
Favorite Book:	<i>The Haunted School</i>
Favorite Movie:	<i>Love & Basketball</i>
Favorite Food:	Always Pizza
Favorite Hobby:	Decorating
Best Vacation:	Barcelona

Are you being scammed?

Have you been told to withdraw cash and give the teller a false reason for doing so?

Have you been instructed to deposit cash into a Bitcoin machine or an ATM for a payment to someone?

Have you been asked to buy gift cards or mail cash to an unfamiliar person or address?

Have you conducted a wire transfer or used a cash payment app to send money to someone that you've recently come in contact with?

Have you been told you've won a prize or inherited money but must pay a fee to claim it?

Have you received a call, email or text claiming there is a serious issue, such as:

- Trouble with the government or legal system?
- A large, urgent bill to pay?
- A virus or hacking alert on your device?
- A relative in need of your help?

Have you communicated with someone, claiming to be from First Choice America's fraud department, and provided personal or account information over the telephone?

Have you received a check from someone you met online?

Have you been told to keep any transactions a secret or not talk to the credit union about it?

Does something feel wrong? Let us help.

Call us at 304-748-8600. We're here to help protect your accounts and ease your mind.