



First Choice
Federal Credit Union

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The New Direction - January 2021

A Letter from our CEO - It's Almost Here

In general, I am not an excitable kind of person. I didn't get stressed when I turned 30 or 40. They were just days on the calendar. As I approach 50 (and my body behaves like I am approaching 60), I am still unphased. Just another day, just another year.

That was until this year. I can never in my life remember pinning so much hope and aspirations on the mere turning of the calendar. I am putting a lot of eggs in my 2021 basket. When I remember 2020, it will be with the same expression and feeling you have from smelling sour milk. I don't believe in curses... but if I did, I think we should seriously consider a global séance.

Not everything was bad in 2020, sometimes it is just hard to focus on the positives. This year has forced us to identify what is the most important.

The credit union is really a **people-business**. Yes, it is financial, and we have our requisite debits and credits. We think of money as dirty pieces of paper; we use these super thin plastic cards that represent spending; and we invest in security and technology to make things safe and easy.

BUT, we never lose sight of the fact that **people** are why we are in this business. That vehicle loan does have interest and principal and term and rate, but it is a means by which our members get to and from work. It is how they transport their kids or grandkids to school and a thousand activities. It is the culmination of saving and sacrificing for a safe and secure means of transportation. It may be a reward for years of service with just the right amenities and in just the right color that hides the dirt or shines on a sunny day.

Yes, that checking account has deposits coming in and checks and debit card transactions going out, but it is also the way by which people buy groceries and medicine and pay the bills of their dream home. They send money to a charity or for their niece's birthday. It is the way that they need to



account for and protect their hard earned money.

And that savings account or CD is earning very little interest right

now, so why even bother with it? Because it is there in case of emergency, or for when this is all over and they can treat themselves to a well deserved vacation. It can represent a life-time of hard work and disciplined saving in order to leave a legacy behind to kids and grandkids in the hope that they will not have to work so hard and can enjoy more of life.

This is a people-business and we greatly miss our people. It is why we are here and are constantly working to serve more and more of your financial needs.

We miss you!

For right now we have chosen to keep us separated by glass or telephone or technology. That is a decision that was not made lightly, but it was easy. Why? Because as I tell my kids all the time, *"Mommy and Daddy's number one job is to keep you safe. So even though you may get mad because you can't do what you want, it is because we are doing our job."* I understand that I am not your parent, but nothing gets past the first job. We elevate your safety above any financial goal we may have.

Another "good" byproduct of this year has been our commitment and investment into technology. We need to continue to become more efficient for you. We pride ourselves in the fact that we don't have cars wrapped around the buildings. We are able to quickly take care of ALL transactions. We are even able to open accounts through the drive



Continued on pg. 2

Board of Directors

Pamela Miller *President*
 Brian DeVivo *Vice-President*
 Russ Carley *Treasurer*
 Marilyn Wehr *Secretary*
 George Fiacco
 Josephine Sedwick
 Michael Vatter

Meet Our Staff

Michael Vatter CEO
 William Wehr CFO
 Allyson Allwine
 Maureen Dierfield
 Erica Holian
 Susan Canary
 Kathy Lorello
 Mary Lou McPherson
 Connie Million
 Alliya Allwine
 Lillian Charles
 Sherry Hammond
 Rebecca Rice
 Bonnie Williams

Hours of Operation

Monday - Friday (All Offices)
 9:00AM - 4:30PM
 Drive-Thrus open at 8:30AM
Saturday (Neshannock Office)
 9:00AM - 12:00PM

Proud Member of



Accounts Federally insured

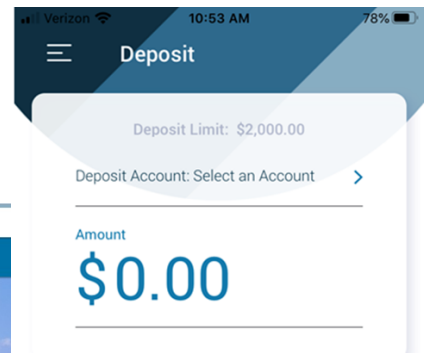
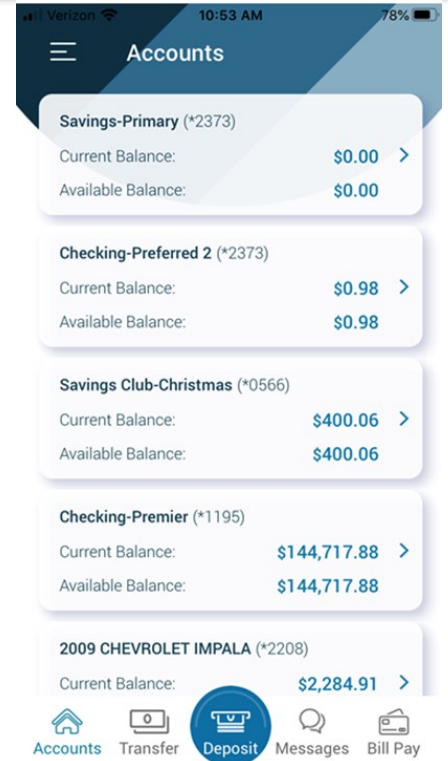
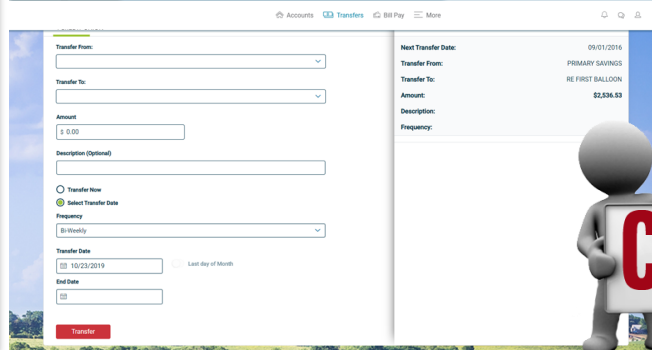
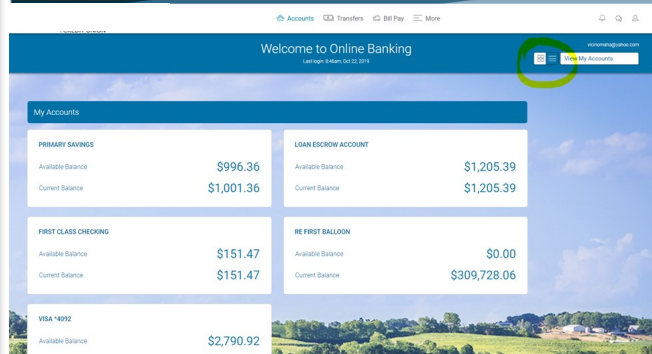
It's Almost Here (Continued)

through in very quick and easy steps for our newest members. Their onboarding process is clearly different than most of our members, but it is no less important.

I am very happy to announce that we will soon be launching a new online and mobile banking app. They will aesthetically be more pleasing and updated, but also give you TONS of new features and options. (Please note that the screen shots are not ours.)

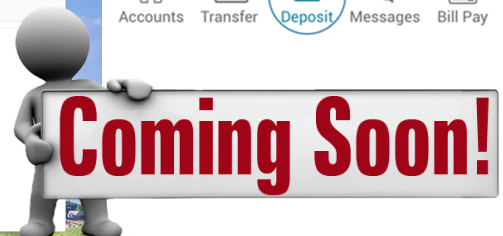
- We will be adding **Remote Deposit Capture** to our App! Can't make it to the credit union to make a deposit? No problem, endorse the check and take a photo of the front and back... it will be in your account in no time.
- Our app will have facial recognition and support fingerprint biometrics
- E-statements are now available on our app
- Check images will be available on app and easier to print online.
- Set e-notices easier and more conveniently
- Set up automatic transfers on the app
- We are working to integrate our credit card app so there will be just one sign-on
- And so much more...

We can't wait to get this literally in your hands.



Must endorse check with "For Remote Deposit Only FNCU"

By Clicking on the Submit button, you agree to the following terms and conditions of the [Remote Check Deposit Disclosure](#)



I'm about to revolutionize your life.

I know the holiday's just ended, but I wanted to let you know of this online site that I just found. I think it may catch on. It is called [amazon.com](https://www.amazon.com). Call me crazy, but I think they may have something there.

Of course I am kidding. Why wouldn't we shop at Amazon? It is convenient; wicked fast; tons of variety. Even if we were allowed, it beats getting in the car, bundling up, and standing in line for an hour. After all nothing says, "Thanks Mom for always being there, I love you forever" like a pair of slippers or an air fryer. Have you ever had that incredibly awkward conversation with an absolute stranger that shows off your intense stalking abilities. *"You are about the size of my uncle, do you mind holding this up?"*

Amazon fixes all of that. Get it wrong, no problem, print out a label and send it back. A new one could arrive before your credit does. They are awesome.

Here is the thing though. Amazon is fine. They are going to survive the pandemic with no issues. Jeff Bezos, Amazon's CEO, will still get paid a nearly incomprehensible amount of money. But the local restaurant that has had to endure two shut downs may not be as lucky. In fact, those that survive, will have a really hard time making ends-meet.

I am very indebted to my wife for snapping me back into reality and forcing me to include less things in my cart and heading up to Kraynaks for toys for the kids. We bought gift cards to local restaurants like Soni's and Pagleys that were Bed, Bath, and Beyond or Walmart last year. We made sure that our out of town relatives were getting some Jameson's or Daffins. Our Christmas cards were printed at Print Center One as opposed to Shutterfly. And if you know me a little, you know that I am doing all

that I can to keep our local Dunkin Donuts running. Nothing is wrong with national chains. In fact, we 100% need them. Jeff Bezos is a brilliant innovator

that has inspired countless entrepreneurs that employ hundreds of thousands. There was no boycott of Walgreens, Walmart, or Amazon nor should there be. Let's face it, some things you can't find locally. But when I had the opportunity, I did my best to be **intentionally locally minded**.

I don't want to be cliché, but I included these pictures to further my point.

You know what else is local? Your credit union. First Choice is made up of members of your community. We are not a big bank that spans 20 States. We serve Lawrence County. If you allow us to do that, thank you so much. Would you let us earn the rest of your business? Could you tell a neighbor, co-worker, family member, or friend about us?

I am NOT shaming anyone, just bringing it up for thought. FYI, I don't have a vacation home... or a daughter, but I do have two wonderful boys. :)

WHEN YOU BUY FROM A MOM OR POP BUSINESS, YOU ARE NOT HELPING A CEO BUY A THIRD VACATION HOME.

YOU ARE HELPING A LITTLE GIRL GET DANCE LESSONS, A LITTLE BOY GET HIS TEAM JERSEY, A MOM OR DAD PUT FOOD ON THE TABLE, A FAMILY PAY A MORTGAGE, OR A STUDENT PAY FOR COLLEGE.

OUR CUSTOMERS ARE OUR SHAREHOLDERS AND THEY ARE THE ONES WE STRIVE TO MAKE HAPPY.

THANK YOU FOR SUPPORTING SMALL BUSINESSES!

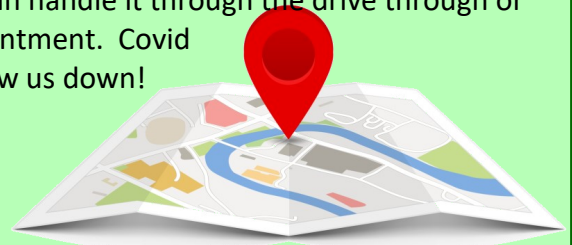
WE TAKE YOUR DOLLARS AND PUT THEM BACK INTO THE **LOCAL ECONOMY**. YOU HELP US BUY FOOD AND CLOTHES FOR OUR **FAMILIES**. WE **SUPPORT** OTHER LOCAL BUSINESSES. WE PAY LOCAL TAXES WHICH **HELP** OUR SCHOOLS, POLICE AND FIREMEN. WE OFFER **PERSONALIZED SERVICE** AND **UNIQUE** OFFERINGS YOU WILL NEVER FIND IN A BIG BOX STORE. **WE CARE** BECAUSE WE ARE A PART OF THE **COMMUNITY**. SHOPPING LOCAL MAKES A REAL **DIFFERENCE** FOR US **ALL**. SO LET'S KEEP IT IN THE **NEIGHBORHOOD!**

We Are (Still) Here... right were you left us.

The lobbies may be closed, but we are open for business.

- Need a loan, no problem.
- Need some cash, we got that too.
- Want to open an account, sounds great.

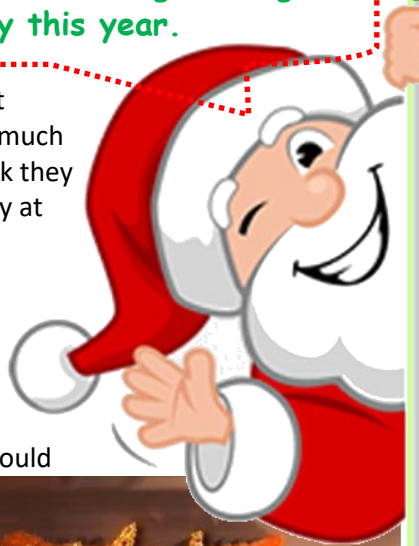
We can handle it through the drive through or by appointment. Covid can't slow us down!



Uh oh, has Santa left you with a Ho-Ho-Whole-lotta bills? His heart was in the right place, even if his wallet wasn't. It was just that he hasn't been able to get out much and he felt bad because he didn't want the kids to think they were forgotten and lets face it, we all needed a little joy at the end of the year. So for this and a bunch of other reasons, Santa got you in debt.

Not to fear, the elves at First Choice are here to help. Maybe they can help you pay off that high interest credit card. Maybe you need to do a balance transfer on to one of our fixed rate cards. Maybe you need to refinance that new sleigh you just bought. It could

Psst. Sorry about the whole budget thing... got a little carried away this year.



be that we just need us to look at the sleigh that has been in your garage that you have been overpaying on for a while now. We can free up some cash to that budget with a little elven magic.

Now, look carefully at the rates to the right. Notice anything different (*I mean besides the fact that they are the best in town?*) Does that effective date say "3/1/21"? Does that mean we are giving you TWO EXTRA MONTHS before we advance our model years? **It sure does.** But you better hurry because there will be no extensions. Come March each grouping is going to get one year older and could cost you just a little bit more in interest.

Let our elves help. They are magic! (and adorable!!!)

Loan & Savings Rates

Loan Rates in APR*, Savings APY** Effective 3/1/21

Rates start as low as...

Personal: 9.99%

Board Specials:

\$2,000 for 20 Mo. 4.24%

\$4,000 for 30 Mo. 6.24%

Share Secured: 2.99%

Untitled Autos:

Up to 40 Mo. 1.74%

41-52 Mo. 1.87%

53-64 Mo. 1.99%

65-76 Mo. 2.49%

77-88 Mo. 3.24%

Used Autos: 2021-2019

Up to 40 Mo. 1.99%

41-52 Mo. 2.12%

53-64 Mo. 2.24%

65-76 Mo. 2.74%

77-88 Mo. 3.49%

Used Autos: 2018-2017

Up to 52 Mo. 2.24%

53-64 Mo. 2.49%

65-76 Mo. 2.99%

Used Autos: 2016-2015

Up to 52 Mo. 2.49%

53-64 Mo. 2.74%

65-76 Mo. 3.24%

2014 & older

Up to 48 Mo. 5.24%

Up to 60 Mo. 5.99%

Home Equity: (1st Position)

5 years 2.99% Fixed

7 Years 3.24% Fixed

10 Years 3.49% Fixed

15 years 3.99% Fixed

(2nd Position)

5 years 3.49% Fixed

7 Years 3.74% Fixed

10 Years 3.99% Fixed

15 years 4.49% Fixed

Members pay costs

** Rates impacted by credit score.

VISA Cards - No Annual Fees

Platinum - 12.90% Fixed

Rewards - 15.90% Fixed

Share Accounts 0.100%

Loan Collateral 0.100%

IRA Accounts 0.750%

Unless tied to a CD

Club Accounts

Christmas Club 0.200%

Vacation Club 0.200%

Escrow Accounts 0.100%

Interest paid on share accounts with a balance > \$100.

Inquire about rates for Motorcycles, ATVs, RVs, Watercraft, and Other Titled Vehicles.

ALL RATES REFLECT A 0.25% DISCOUNT FOR AUTO PAY

Anyone who lives, works, volunteers, or attends church or school in Lawrence County is eligible to become a member and take full advantage of belonging.