



First Choice
Federal Credit Union

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The New Direction - July 2021

A Letter from our CEO - We have an App for that

In 1995, I got my very first lap top computer. I know that wasn't the first year they came out, but it was my first. I thought I was the world most sophisticated college student. It was about 15lbs and if you opened the screen too far it would fall apart.

Today, the cell phone in each of our pockets has more computing power than the equipment that launched the first space shuttle that landed on the moon.

Technology has sure come a long way.

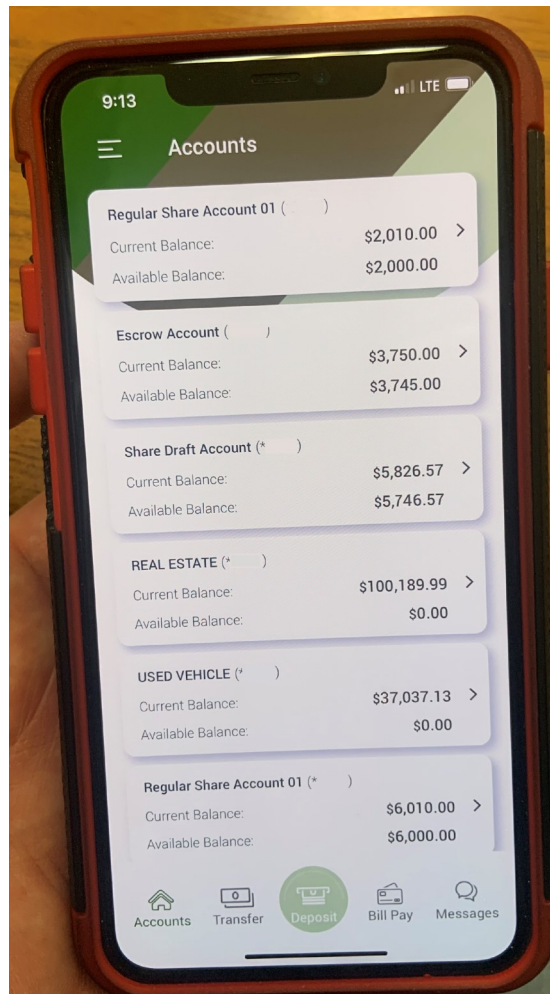
As previously reported, we will be turning off our Audio Remote Teller service as of August 1, 2021. We know this service still receives quite a few calls by members, and some are going to miss it.

It is never an easy decision to take away any service the credit union offers, however this one was born out of necessity. The equipment we use to keep this service up and running has become unreliable with more down days than up recently.

The good news is, we do have alternative methods to obtain the same information in various formats. In fact, we are very excited to announce our relaunch of our mobile app and facelift to our on-line banking. Not only do these services look much better, they put more power at your fingertips.

First, our app offers facial recognition, so no more struggling with passwords and account numbers.

Secondly, we are proud to offer Remote Deposit Capture. No need to stop at the branch to deposit a



check. Think of it just like depositing into the night drop, but from anywhere in the world in any outfit you like.

You can deposit any check that is under \$2,000 right from the comfort of your home. Simply press the deposit button in the bottom middle of the app and follow the directions. It will tell you to sign the back of your check and then write "For Mobile Deposit Only" under it. Take a picture of the Front and Back of the check while laying it on a solid dark background. **It is very easy. Accepted checks will be deposited to your account by the next business day. Like other check deposits, a hold may be placed on the deposit in accordance with our funds availability policy. Rejected checks will be notified via e-mail.**

Next, both online and on the app, you can now transfer money to another member's First Choice account as long as you know their number. This will allow you to transfer to a member without being

linked to their account. This can be particularly helpful if you owe a friend or relative at the credit union, or want to keep an account separate from your general finances to "stash your cash" away so you don't spend it.

There are so many new features we can't wait for you to discover them all!

Many will say that they don't like computers or smart phones and don't plan on getting one. That is not an issue. That is why we have three branches. **We love to talk to our members.** Give us a call. **You are NOT a bother to us.** This is what we do for a living. Talking to our members is a blessing, not an interruption.

Board of Directors

- Pamela Miller *President*
- Brian DeVivo *Vice-President*
- Russ Carley *Treasurer*
- Marilyn Wehr *Secretary*
- George Fiacco
- 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
- Allayna Allwine
- Alliya Allwine
- Lillian Charles
- Sherry Hammond
- Christopher Litrenta Jr
- 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



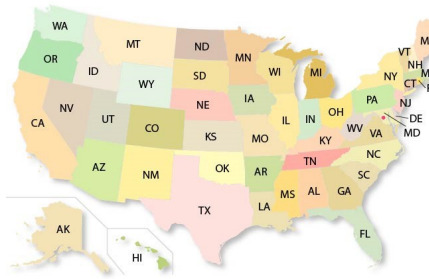
Accounts Federally insured

It means something to me... how about you?

I used to travel for work. I wouldn't stack my passport up against many, but I have been out of the area in my adult life. I have been to Brazil three times. In no particular order, I have travelled throughout Pennsylvania, Ohio, Indiana, Illinois, New York, Tennessee, Florida, Massachusetts, Maryland, Virginia, North and South Carolina, New Jersey, Texas, Louisiana, and Hawaii. I have met some amazing people and have been blessed to work with some very talented people from all over.

From time-to-time some of those people would try and entice me to stay and put down roots where they were located. While I have visited some gorgeous places and fallen in love with many parts of the Country, (besides Hawaii...) none of them had the allure of home. None of them were Western Pennsylvania. For me, I like the hills and the trees. I even like the changing of the Seasons. Yes, I am a home owner that complains about leaves clogging my gutters and winter is too long and grey, but I do like the purity, the crispness, and coolness of snow. I know what I am missing not being by the ocean, or being in a milder climate. I have and have had options and I choose this place as my home. My family is here and I am choosing to raise my family here.

When I was a teen, I never truly understood why everyone hated New Castle so much and would actively talk about wanting to graduate and get out of town. Then as I aged, I developed a real distaste for the politics and assumed everyone must have just been more sensitive to the



political climate than I was. My career path did lead me to work outside of the area for most of my career as I didn't return until I was in my 40s.

Now with a little more "snow on my roof" I can recognize the problems we have in our area, but rather than leave, I am determined to **"be the change that you want to see happen."**

That is why we are so committed to this area. First Choice Federal Credit Union is the Credit Union of all of Lawrence County for a reason. We grew up here. We are raising our kids and grandkids here beside your kids and grandkids. We serve with you on committees. We run into you at Giant Eagle, church, Coney Island, Pagley's, Mary's, or Forbush.

Our goal is to impact our Community by being a good partner to the Community. That starts by doing our job well. How do we do that? Bringing you value. We offer low loan rates. To our knowledge, the lowest in town. We want to offer you the best in Member Service. Bring us your checking account, your debit cards, let us be your primary financial institution. The more you are with us, the more we are with you. We are constantly adding new services to try and earn your business and broaden your horizons. If we are missing something to entice you... ask us, we will add it for you.

There is nothing wrong with being raised here. There is nothing wrong with choosing to leave here. There is also nothing wrong with choosing to stay here. We are proud to be a part of this Community and call this place home.



So we all know it is your best option to pull out either your First Choice Debit Card or your First Choice Credit Card from your wallet... but which do you choose? Here are some tips to help you decide:



Making a larger purchase? A credit card allows you to complete a purchase and pay it off over time. If you are short on funds, a credit card purchase can help you bridge the gap between pays.

Debit Cards

Credit Cards

- Funds are drawn directly from your Checking or Savings accounts.
- There is no interest to be paid as you are not borrowing any money. As long as you do not overdraw your account, there are no fees associated with this account.
- This type of transaction will not impact your credit positively or negatively.
- You can withdraw funds from an ATM with a PIN
- You can use it as a credit for purchases and sign or as a debit and enter your PIN. Both options still withdraw funds from your account.



- Funds are borrowed from a Line of Credit that the financial institution grants you. You then have to pay it back partially or in whole by the end of the month.



- If you do not pay it off in full, you will be charged an interest rate associated with the remaining balance of the unpaid balance. There are no annual fees at First Choice.



- Handling your Credit Card payments can positively or negatively impact your credit history and your credit score.



- You earn rewards every time you use your First Choice Rewards Visa.
- You will only ever sign for a purchase, but many retailers have reduced the need for Point of Sale signatures.

Warnings:

- If you do not use your debit card at least once a year, it may be turned off for your security and privacy.
- It is not a great idea to use your debit card to “pay at the pump” at a gas station. Some stations will place a large hold to verify that the account is active, then submit a charge at a later time. The hold may not fall off until later and cause members overdraft fees.
- The same can be said for a hotel reservation or a car rental. These holds can be very costly, especially if you plan to pay by other means.



Warnings:

- It is not ideal to take money from an ATM using your credit card as interest begins to accrue immediately
- Credit Cards are ideally suited to make online purchases
- “Holds” on Credit Cards don’t work the same way as Debit Cards, and so the impact to the consumer is far less. If you are frequently running into debit card “hold issues”, you should think about utilizing credit cards. i.e. gas purchases.

With Great Sadness

On May 16, 2021 the credit union lost a long-time friend and leader, Josephine Sedwick. She served as our Supervisory Chairperson and Board of Director Member for many years.

She was a proud member of Holy Spirt Parish, Mary Mother of Hope Site. All of her life she showed evidence of being an extremely hard worker.

Working full-time at St Francis Hospital as a Ward Secretary she began as the CEO of the St Francis Federal Credit Union. She soon became a leader in the movement in Western PA. She was the first female CEO to hold the highest level of credit union accreditations granted in the State of Pennsylvania through Penn State University.

Josephine was a remarkable caregiver. She was tragically widowed at a very young age and carefully watched over her two young children. She took that sense of motherly nurturing to everyone she knew. Her patients and members all felt it. She would switch seamlessly from bandaging a knee of her children; to scheduling post op surgeries medicines and therapies for her patients; to approving \$50 or \$100 loans to aides that

needed just enough to get by on a tight budget.

In those days the credit union was on wheels and literally packed in a suitcase she would wheel from department-to-department of the hospital as she moved from radiology, to post-op, to recovery. Wherever she was needed, that was where she was.

She would work well into the night keeping balances and records straight after her "full time job", and of course everything balanced to the penny.

When St Francis merged, so did her credit union, but Josephine's work was not done. She joined First Choice as a member of our Board of Directors shortly after and using her vast experience, we put her to work as our Supervisory Chairperson. A job which she executed to perfection for many years. She was a progressive voice on the Board always pushing us to strive for the future and help as many as we can, as she always had done.

We will always miss her, but are so thankful for her continuing influence and the legacy that she has left behind.

Loan & Savings Rates

Loan Rates in APR*, Savings APY**
Effective 7/1/21

Rates start as low as...

Personal:	
Up to \$4,000	5.99%
Up to \$10,000	9.99%

Share Secured:	2.49%
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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)	
1-5 years	2.99% Fixed
6-9 Years	3.24% Fixed
10-14 Years	3.49% Fixed
15 years	3.99% Fixed

(2nd Position)	
1-5 years	3.49% Fixed
6-9 Years	3.74% Fixed
10-14 Years	3.99% Fixed
15 years	4.49% Fixed

Members pay costs

** Rates impacted by credit score.

ALL RATES REFLECT A 0.25% DISCOUNT FOR AUTO PAY

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

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

Skip-A-Pay Program...

Skip your payment
any month in the summer
and forget it. Just \$30.
Call for details.



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.