



**First Choice**  
Federal Credit Union

2209 W. State Street  
New Castle, Pa 16101  
**Phone:** (724) 652-8393  
**Fax:** (724) 652-8855

1144 Butler Avenue.  
New Castle, Pa 16101  
**Phone:** (724) 656-3595  
**Fax:** (724) 656-0379

2810 Wilmington Rd.  
New Castle, Pa 16105  
**Phone:** (724) 652-8070  
**Fax:** (724) 202-6568

## The New Direction - April 2024

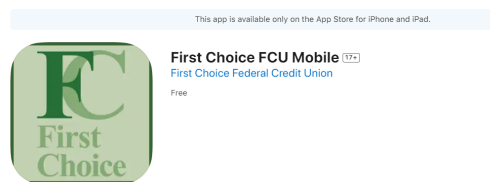
### A Letter from our CEO - Single Sign On is Here

Passwords are going to be the death of me. Don't get me wrong. Your security is vital to what we do and it has to be transparent to you, so we invest a ton of money into it.

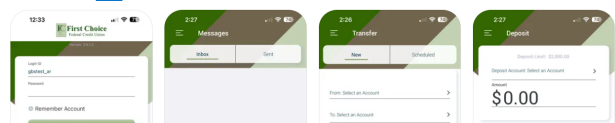
As a natural byproduct to security as a priority, we have systems over top of systems and redundancies and back-ups to back-ups... and each of them have security keys and double authentications, security questions, tokens, and passwords. I spend half of my day verifying that I am me. I don't need any self-help books. In fact, all of that time I spent backpacking across Europe to "discover myself", I want my money back. I should have just added a new software system and it will verify one down to the very soul.

Well, we have attempted to simplify at least one of those things for you. If you have one of our **First Choice Federal Credit Union Credit Cards**, you can now link it directly to your **First Choice FCU App**. (remember it is green.)

App Store Preview

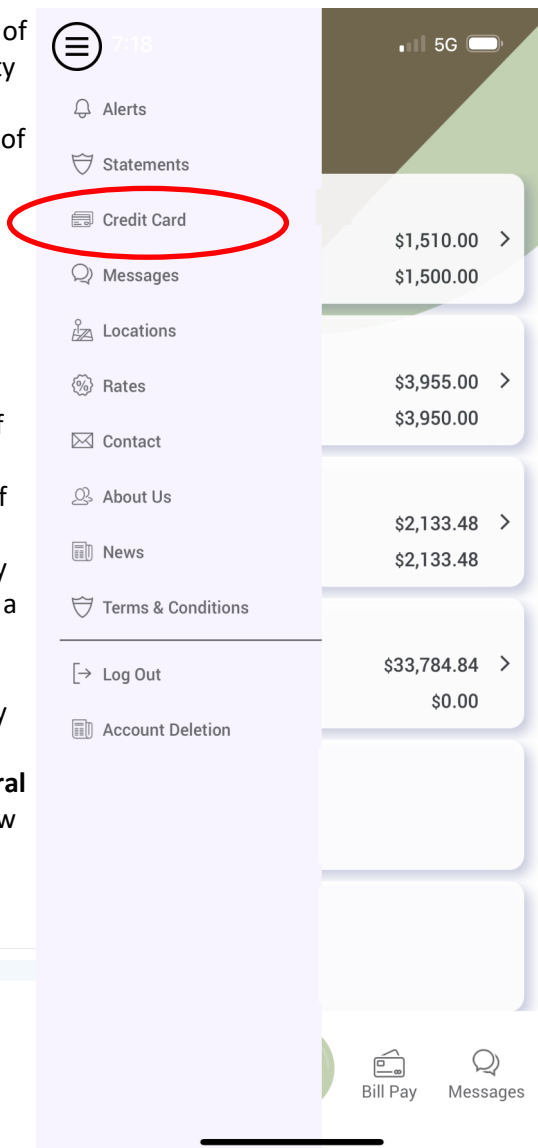


Screenshots iPhone iPad



In the past, we had a separate, blue app that would manage our Credit Cards. This app will be sunset in the near future.

To access our new Single Sign on. Simply open our app



and log in with your user name (normally your account number) and use your password. If you have an issue with this, call our office and we can assist you.

Then you can hit the menu button in the upper left hand corner and the menu will appear as is pictured.

You will select the third item down, entitled "Credit Card" and follow the prompts.

Your information must match what we have on file if this is your first time signing up. If you have any issues, you can call our office and we can assist you or make changes as necessary.

After this is done, you can:

- See your balances,
- Manage your points,
- Lock or unlock it from use,
- Schedule a payment,
- Report it as lost or stolen,
- Set travel notifications, and
- Soon you will receive text notifications regarding possible fraud activity directly from the app.

You may need to update your First Choice FCU app if you use an Apple Device before you can access the credit card info as it **may not**

automatically update.

If you do not have our Credit card... **why not?** It is a great product to have for emergencies or as a compliment to your payment engine.

Also we have not changed our product offerings since its beginning in over 30 years. You can choose to see that as an issue. We see it as a smart and steady product having stood the test of time not needing altered.

Board of Directors

Pamela Miller	<i>President</i>
Brian DeVivo	<i>Vice-President</i>
Russ Carley	<i>Treasurer</i>
Marilyn Wehr	<i>Secretary</i>
George Fiacco	
Jenny Flannery	
Michael Vatter	

Meet Our Staff

Michael Vatter	CEO
William Wehr	CFO
Lillian Charles	
Maureen Dierfield	
Beth Ferguson	
Trisha Goodrich	
Erica Holian	
Susan Kanary	
Kathy Lorello	
Mary Lou McPheron	
Connie Million	
Rhonda Powers	
Rebecca Rice	
Lauren Skolnik	
Charlotte Sonntag	
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

Those who stand for nothing...

What do you stand for? What is your purpose? These are questions that some of us struggle with

First Choice Federal Credit Union’s Mission is to provide affordable financial solutions to members to assist them in their banking lives. In order to do this, we must provide personal member service; grow our business in order to afford to add to our stable of products and services; execute sound fiduciary decision making; and listen to our members. Only then can we continue to meet their needs and honor our intention to be “people helping people”.

We strive to:

- **Keep you safe...** We deal with your money. We spend an awful lot to make sure that your money is secure and safe. I have stated that I am glad that I do not set that bar on bank safety and security, because I may set it too low. If I needed to rely on my own understanding of encryption and data privacy, we would be weak. So rest assured that we are required to meet the same standards as Bank of America, Navy Federal FCU, PNC, and all of the other Financial Institutions.
- **Continue to be Relevant** in your life. We must continue to provide products and services that you desire. I look back at our quaint history of being the place where our members kept their Christmas Club. That was the only relationship that some kept at the credit union. We appreciate that interaction, but if that is all we still have, we are not relevant. We want more than your “side money”.
- **Not forget from whence we came...** We had an amazing birth. It was of humble means and it left an indelible mark on us. We don’t run from our past, it grounds us. It reminds us of who we are and we are so thankful for it. When offering a new product or service we press ourselves to

measure it against the principals of our foundation and make sure it matches our core values to impact the majority of our members.

- **Teach members a conservative approach to money management**  
We are not going to apologize for the fact that the advice we give from the credit union is conservative in nature. You should find a financial advisor that matches your personality... if you like to take risks... find the person who likes to jump out of planes in their free time. Here at the credit union, we are going to tend towards conservative money management.
- **Make it easy to do business with us.**  
We strive every day to add products and services to make your life easier.
- **Respond to the needs of our Members and our Community**  
We are proud to serve this Community. We are part of this Community. Our kids and grandkids go to school with yours. Our money stays here. Our decisions stay here. We shop here. We live here. We are your neighbors and friends.
- **Be about the Community**  
We serve where we live. It is not just our work, it is our lives.
- **Reach out to the Young**  
Everyday we hear someone say, “if I only knew...” We are determined to reach out to youth; to give them the opportunity to “know” more now; to give them the advantages that we didn’t have; to start a relationship as early as we can. However, we also want to take the message that if mistakes happen, that they are not doomed. That no one has to live with mistakes of the past. We recover and move on.  
These are the Foundations on which we stand. They help guide and direct every part of who we are and where we want to go and grow... with you.

## Reliving Past Glories...

I grew up in the 90s. Well honestly, I am older than that... but I did a lot of growing up in the hey day of the glory days of the Pittsburgh Penguins and I am a diehard fan. I LOVE hockey. If you are not, this is going to be a hard article for you to read.

Just recently after a long road of many twists and turns, and some hard feelings, we retired the sweater of a generational talent to our rafters, Jaromir Jagr. It was an amazing ceremony that brought back memories and the euphoria of my youth of the two Stanley Cups washed over me like a wave.

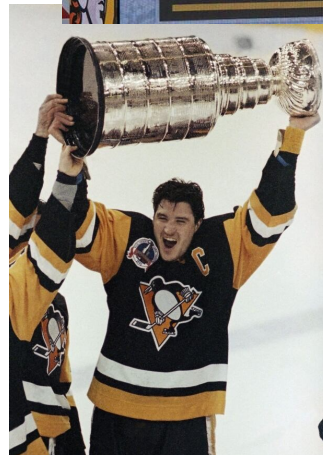
We are so very blessed to have some of the most amazing talent to have ever played the game of hockey come through the City of Pittsburgh. Let alone our FIVE Stanley Cups. Here is a list of (Future / Close to) Hall of Famers that play(ed) for us.

- Mario Lemieux
- Sidney Crosby
- Jaromir Jagr
- Evgeni Malkin
- Kris Letang
- Paul Coffey
- Mark Recchi
- Ron Francis
- Joe Mullen
- Ulf Samuelsson
- Sergei Zubov
- Jarome Iginla
- Patrick Marleau
- Bill Guerin
- Chris Kunitz
- Randy Cunneyworth
- Rick Kehoe
- Marian Hossa
- James Neal
- Bryan Trottier
- Luc Robitaille
- Rick Tocchet
- Kevin Stevens
- Phil Kessel
- Alex Kovalev
- Marc-Andre Fleury
- Tom Barrasso
- Patric Hornqvist
- Erik Karlsson
- Sergei Gonchar

The Penguins look like they may be on the verge of a painful rebuild. I lived through one of those before. We came out of the other one ok... with some new kids named Fleury, Malkin, and Crosby with back-to-back-to-back first round picks.

It is hard to sit on this end of history when I lived through

the free wheeling Pens of '90, '91, and probably the best team that got absolutely stunned by the Islanders in '92; to watch those "kids" turn into Champions in 2009;



and watch those absolutely dominate teams lock down the competition with defense and then score at will in 2016 and 2017.

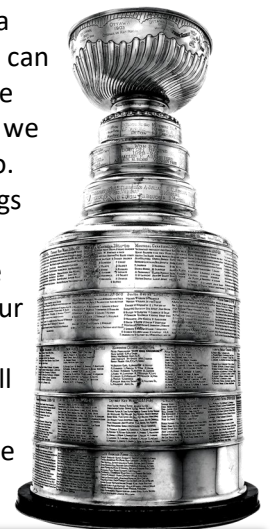
But in 1997, Mario retired for first time and then did it again in 2000. Jagr got traded in 2001. And for a few years the brightest star on the team was Rico Fata. There were some dark years.

At the end, when times are rough, it is hard to think that you will ever come out of it. It is hard to think that times

will ever be good again. That you will ever be back at the top of the mountain. You may never get that lucky again.

But things happen in cycles for a reason. They happen so that you can appreciate them. The highs of the mountain would not be as high if we never experienced a valley or two.

The economy is down, and things look bleak, but it will not be this way forever. We will recover, we will bounce back. We will have our time to lift the Cup again. It may take a little bit of time, but we will return to past glory. Keep your head up. Continue to invest in the future. We will get there.





### Four Ways to Detect a Scam

**1. Scammers PRETEND to be from an organization you know.**

Scammers often pretend to be contacting you on behalf of the government. They might use a real name, like the FTC, Social Security Administration, IRS, or Medicare, or make up a name that sounds official. Some pretend to be from a business you know, like a utility company, a tech company, or even a charity asking for donations.

They use technology to change the phone number that appears on your caller ID. So the name and number you see might not be real.

**2. Scammers say there's a PROBLEM or a PRIZE.**

They might say you're in trouble with the government. Or you owe money. Or someone in your family had an emergency. Or that there's a virus on your computer.

Some scammers say there's a problem with one of your accounts and that you need to verify some information.

Others will lie and say you won money in a lottery or sweepstakes but have to pay a fee to get it.

**3. Scammers PRESSURE you to act immediately.**

Scammers want you to act before you have time to think. If you're on the phone, they



might tell you not to hang up so you can't check out their story.

They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted.

**4. Scammers tell you to PAY in a specific way.**

They often insist that you can only pay by using cryptocurrency, wiring money through a company like MoneyGram or Western Union, using a payment app, or putting money on a gift card and then giving them the numbers on the back of the card.

Some will send you a check (that will later turn out to be fake), then tell you to deposit it and send them money.

Honest organizations won't call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers.

### Loan & Savings Rates

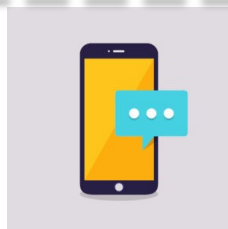
Loan Rates in APR\*, Savings APY\*\*  
Effective 1/1/24

**Rates start as low as...**

<b>Personal:</b>	
Up to \$4,000	7.24%
Up to \$10,000	10.49%
<b>Share Secured:</b>	3.24%
<b>Untitled Autos:</b>	
Up to +40 Mo.	4.74%
41-52 Mo.	5.24%
53-64 Mo.	5.74%
65-76 Mo.	5.99%
77-88 Mo.	6.99%
<b>Used Autos: 2024-2022</b>	
Up to 40 Mo.	4.99%
41-52 Mo.	5.87%
53-64 Mo.	6.24%
65-76 Mo.	6.49%
77-88 Mo.	7.24%
<b>Used Autos: 2021-2020</b>	
Up to 52 Mo.	5.99%
53-64 Mo.	6.49%
65-76 Mo.	6.99%
<b>Used Autos: 2019-2018</b>	
Up to 52 Mo.	6.49%
53-64 Mo.	6.99%
65-76 Mo.	7.49%
<b>Used Autos: 2017-2012</b>	
Up to 48 Mo.	9.24%
Up to 60 Mo.	9.99%

### Have a Loan Question?

Call when you can.  
Text when you can't  
to **724-856-0997** or contact  
the loan rep directly.



- Erica's Team at **724-740-8400**
- MaryLou's Team at **724-856-0926**
- Maureen's Team at **724-856-0976** or
- Susan's Team at **724-761-2828**

**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.

<b>Home Equity: (1st Position)</b>	
1-5 years	6.49% Fixed
6-9 Years	7.24% Fixed
10-14 Years	8.24% Fixed
15 years	8.99% Fixed
<b>(2nd Position)</b>	
1-5 years	6.99% Fixed
6-9 Years	7.74% Fixed
10-14 Years	8.74% Fixed
15 years	9.49% Fixed
Members pay costs	

\*\* Rates impacted by credit score.

**ALL RATES REFLECT A 0.50%  
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.