

First Choice America Delivers Value to Members



Following the Annual Meeting, the Board of Directors reorganized for the coming year. Directors pictured are (l-r) Kenneth W. Truax, Chairman; Robert G. Mrvos, Treasurer; Scott E. Winwood, President & CEO; John R. Thayer, First Vice Chairman; and Edward L. Kennedy. During the Annual Meeting, Truax and Mrvos were reelected to the Board of Directors by acclamation.

In an economy that was unable to gain much traction, First Choice America Credit Union turned in another solid performance in 2011 by emphasizing teamwork, efficiency and exceptional service to members, said John R. Thayer, Chairman of the Board of Directors.

“Our 109 employees worked diligently at our eight offices to assure a safe, sound and secure business, one that is recognized and respected for financial leadership,” said Thayer at the 73rd Annual Meeting of the credit union held at the Serbian-American Cultural Center in Weirton on February 21.

Thayer stated the business in 2011 recorded these significant achievements:

- ◆ Earned another Superior rating
- ◆ Recorded a record \$128 million in loan volume
- ◆ Increased deposits to a record \$297 million
- ◆ Built assets to a record \$352 million

“Throughout the year,” Thayer remarked, “the credit union sought to promote the financial well-being of our 40,000 members. In our member acquisition efforts, we strive to make each interaction result in a friendly and satisfying financial relationship. No new fees have been enacted and there are no monthly checking account fees. We’re growing our membership one warm handshake and one bright smile at a time.”

Concluding his report on a confident note, Thayer said, “Since our founding in 1939, our credit union’s primary objective continues to be that of delivering value to our members. Our capital position is very strong. We look eagerly to the future buoyed by the confidence of a successful past.”

Get Ready to Switch Your Auto Loan to First Choice America!

It’s simple. . . All You Need to Do Is Bring in the Following Information to Any of Our Eight Offices:

- Your VIN number
- Your insurance papers
- Your contact information of the current financial institution holding your auto loan



You’ll love the savings with rates as low as 2.49% APR* and \$100 Cash Just for Switching!

*APR=Annual Percentage Rate. All loans subject to credit approval. 2.49% APR is based on 2011-2012 vehicles financed for 36 months. Rates effective 4-13-12. Rates subject to change. Additional rates and terms available. \$100 cash applies only to approved vehicle and motorcycle loans. Not applicable to commercial use vehicles. This offer is good for 2006-2012 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. Federally insured by NCUA. Membership eligibility required.

FIRST CHOICE AMERICA

COMMUNITY FEDERAL CREDIT UNION

BOARD OF DIRECTORS

CHAIRMAN

Kenneth W. Truax

FIRST VICE CHAIRMAN

John R. Thayer

TREASURER

Robert G. Mrvos

MEMBERS

Edward L. Kennedy

Scott E. Winwood

PRESIDENT & CEO

Scott E. Winwood

This Credit Union is an Equal Opportunity Employer

www.firstchoiceamericacu.org



Local Police Chief Honored



At the 73rd Annual Meeting of First Choice America Credit Union on February 21, 2012, the Community Spirit Award was presented to Edward P. Laman, Chief of Police of the Village of Wintersville, Ohio. A former Weirton Steel employee, Chief Laman received \$2,500 which he donated to the Village of Wintersville's K-9 Fund. Pictured are members of First Choice America's Board of Directors with the award recipient: (l-r) Kenneth W. Truax, Edward L. Kennedy, Robert G. Mrvos, Chief Laman, Scott E. Winwood and John R. Thayer.

Try E-Statements Today!

It is free and easy to use. No more waiting for the mail, just click your mouse and access your Credit Union statement. If you are already a First Choice America Online user, you can sign up online.



UPCOMING CREDIT UNION HOLIDAYS

GOOD FRIDAY

Friday, April 6, 2012
(All offices close at 12 Noon)

EMPLOYEE APPRECIATION EVENT

Friday, May 18, 2012
(All offices close at 5:00 pm)

MEMORIAL DAY

Monday, May 28, 2012

INDEPENDENCE DAY

Wednesday, July 4, 2012

First Choice America Financial Corner

As of January 31, 2012

Assets	\$356,416,552
Capital Asset Ratio	15.56%
Total Members	39,366



1966 - 2012

In Memoriam

First Choice America officials and employees mourn the February 8, 2012 passing of their friend and co-worker of 14 years, Stanley S. Czahoroski, Chief Financial Officer.

Stanley served nearly six years as Controller prior to his promotion to Chief Financial Officer in 2004. His investment skills as Controller ranked in the top tier among the nation's thousands of credit unions.

He earned a BS degree in accounting at the University of Steubenville, and resided in Martins Ferry, Ohio. His wife and three children survive.



Whether You are Buying a New Home or Refinancing the One You Already Own, First Choice America is Here for All of Your Mortgage Needs.

- Great Low Rates
- Flexible Terms
- Eight Offices To Serve You

Call 1-800-427-4835 or 304-748-8600 to Set Up an Appointment Today! Check Out Our Current Rates Online @ www.firstchoiceamericacu.org

*All loans subject to credit approval. Equal Housing Lender.

Join Us for Our Cool Kids Fiesta Days!
11:00am – 2:00pm

Chester City Park
Tuesday, June 12th

Bellevue Park, Steubenville
Wednesday, June 13th

Three Springs Office
Thursday, June 14th

Sonneborn Shelter, Wheeling Park
Friday, June 15th

A FREE Day of Fiesta Fun!

*All Children Must Be Accompanied By An Adult.

Get Ready for Spring By Saving with a Vehicle Loan At First Choice America

New Vehicles 100% Financing		Used Vehicles 100% Financing				Used Vehicles 90% Financing			
<u>2012</u>	<u>APR*</u>	<u>2011</u>	<u>APR*</u>	<u>2010</u>	<u>APR*</u>	<u>2009</u>	<u>APR*</u>	<u>2008</u>	<u>APR*</u>
36 months	2.49%	36 months	2.49%	36 months	2.69%	36 months	2.89%	36 months	4.39%
48 months	2.99%	48 months	2.99%	48 months	3.19%	48 months	3.39%	48 months	4.49%
60 months	3.29%	60 months	3.29%	60 months	3.69%	60 months	3.89%	<u>2007</u>	<u>APR*</u>
66 months	3.39%	66 months	3.39%	PLUS, Receive \$100 Cash				36 months	4.79%
72 months	3.49%							<u>2006</u>	<u>APR*</u>
								36 months	4.99%

When You Finance Your Vehicle with Us!

Call Us at 1-800-427-4835 or 304-748-8600 or Visit Us Online at www.SwitchAndSave4U.org

*APR=Annual Percentage Rate. All loans subject to credit approval. Rates effective 4-13-12. Rates subject to change. \$50 minimum payment. \$100 cash applies only to approved vehicle and motorcycle loans. Not applicable to commercial use vehicles. This offer is good for 2006-2012 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. Membership eligibility required.

Are You In Credit Card Crisis?

BALANCE™



FINANCIAL FITNESS PROGRAM

Get a cold, clammy feeling when you think of your credit card bills? If so, you are not alone. The average American now has \$8,523 in credit card debt, and while income has risen 72 percent during the past decade, personal debt has increased by 123 percent.

Stagnant debts, high interest rates, and punitive finance charges can quickly supersede the benefits of credit. Experts suggest breaking the cycle of debt by reviewing your budget, adjusting expenses, or increasing income. Accelerate payoff time by increasing payments and requesting interest rate reductions. Most importantly, if your debt is unmanageable, stop charging immediately. Feeling overwhelmed because of credit card debt is natural, but with commitment and a step-by-step approach you can turn crisis into conquest.

For help with managing your credit card debt, call Balance at 1-888-456-2227 or visit Balance online at www.balancepro.net. Balance is a free service provided by First Choice America to help members.

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Purchase your Tickets for Idlewild, Kennywood & Sandcastle

Enjoy a day of fantastic summer fun! Purchase your discount tickets to Kennywood, Sandcastle, and Idlewild at your Credit Union. Ticket prices are:

Kennywood	\$24.00 (reg. \$37.99)
Sandcastle	\$21.50 (reg. \$31.99)
Idlewild	\$26.50 (reg. \$33.99)

Have safe summer fun with discount tickets purchased through your Credit Union.



WORLDVIEW TRAVEL NETWORK

Royal Caribbean Cruise Line

Join fellow First Choice America Credit Union members and friends on Royal Caribbean Cruise Line's Enchantment of the Seas sailing from Baltimore, Maryland's beautiful Inner Harbor March 9-18, 2013 for 9 night Caribbean Cruise.

Why fly? Round-trip motor coaches from Weirton and Wheeling will depart March 9, 2013 and deliver you to the dock in Baltimore.

Inside and oceanview cabins are available. Includes \$25.00 on board credit (per Cabin) port charges, taxes and gratuities for waiter, busboy, head waiter and cabin steward.

Prices are from \$1,139.94 per person based on double occupancy. Visit San Juan, Puerto Rico; St. Thomas, U.S. Virgin Islands; Samana, Dominican Republic; and Royal Caribbean's private Island of Labadee. No passport required and no baggage fees.

A \$100.00 per person deposit holds your reservation until September, 2012 when an additional deposit of \$400.00 is due. Final payment is due December 15th.

First Choice America members. . . call about additional discounts available.

Call Worldview Travel at 304-723-0393

www.Worldview-Travel.com



* The offers contained herein are solely those of Worldview Travel and not of First Choice America Community Federal Credit Union or any of its affiliates.

Meet a Member of Our Credit Union Family



Don Hood

- Works at:** Administrative Annex
- Job Title:** Facilities Manager
- Years of Service:** 6 years
- Favorite Hobby:** Watching NASCAR
- Favorite Movie:** *Lean On Me*
- Favorite Food:** Spaghetti & Meatballs
- Favorite Charity:** Disabled Veterans
- Best Vacation:** Disneyland with Grandkids