



# FIRSTENERGY CHOICE

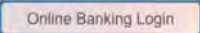
## Federal Credit Union

Headquartered in Greensburg, PA **SECOND QUARTER 2024**

### "SAVE THE DATE" FOR THE ANNUAL MEETING

Friday, 9/20/2024 at DeNunzio's Chophouse in Latrobe, PA • Watch for more details in July

## NEW ONLINE BANKING PLATFORM IS LIVE!

Your initial login after 3/14/2024 can be through our website or through our existing Mobile Banking App. In order to log in through our website, go to <https://www.fechoice.com/> and click the Online Banking Login button  at the upper left corner of the Home page to obtain instructions on how to log in.

Login instructions also appear on the home screen of our Mobile Banking App. If not previously downloaded, our Mobile Banking App ([fechoicefcu](#)) may be downloaded from the Apple or Google Play Store.

Existing Users of the old Online Banking System:

- Use your previous Login ID/User ID which you may have previously changed to something other than your Member Number.
- If your previous Login ID/User ID was your Member Number that you never changed and your Member Number is less than 6 digits, then you will need to add leading 0's to continue with the login process  
Example: Member Number 10001 enter as 010001; Member Number 1234 enter as 001234

Users who had never logged into the old online banking system will need to complete the enrollment process to access the new system and should follow the instructions on our website, <https://www.fechoice.com/>.

Contact our office if you have any issues with the login instructions provided on our website.





## SHARING IS SWEET SAVING IS SPECIAL REFER-A-FRIEND



### TREATS: UP TO \$100 SHARE DEPOSITS FOR EXISTING AND NEW MEMBERS

 Existing members receive a \$25 bonus for each approved member referred to the Credit Union by 6/30/2024.

 Every new member who joins the Credit Union by 6/30/2024 will receive a \$25 deposit in their Share account upon approval of the new membership. Therefore, the new member does not need an initial deposit to join the Credit Union.

 An additional \$50 Share deposit can be earned by the same new member if that member applies for a CU loan (excluding Visa Credit Card) by 8/31/2024, and the loan is approved and booked by 9/30/2024.

This account is a great gift for your children, grandchildren, any of your immediate family members or your FirstEnergy Corp. co-workers. New member applications and details are available at <https://www.fechoice.com/refer-a-friend>.

## FIRSTENERGY CHOICE Federal Credit Union

161 Old Route 30, Suite 2  
Greensburg, PA 15601

<https://www.fechoice.com>

Mobile App: FE CHOICE FCU

Email: [fechoice@fechoice.com](mailto:fechoice@fechoice.com)

Phone: 724-830-5984 or

Toll-Free: 888-462-2328 or

Fax: 724-830-5129

ABA (Routing & Transit) # 243381764

### Office Hours:

Monday - Thursday 8:00 AM - 4:00 PM

Friday 8:00 AM - 5:30 PM

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## Car/Truck Loans as low as 6.74% APR\*

## Motorcycle/ATV/UTV/RV Loans as low as 9.24% APR\*

Rates are for refinances from another lender, for new/used purchases or borrow against the J.D. Power Retail Value of your paid off vehicle for quick money to meet any need. No application fee or lien recording/release fees.

## Fixed Rate, Closed-End Home Equity Loans as low as 7.49% APR\*

Home Equity rate based on term of loan as well as value less encumbrances/liens. No application fee. Let your home value work for you for home improvements, debt consolidation, tuition or that needed vacation.



*\*APR=Annual Percentage Rate with direct deposit loan payments.  
See Loan Flyer on Page 4 for more details.*



## Redeem Credit Card Points at the Register

Eligible FE Choice FCU Visa Credit Cardholders may redeem ScoreCard® Reward Points at participating locations of Giant Eagle, CVS, Dollar General, Shell, Walgreens and Walmart for immediate discounts at the register. To sign up, log in to your Credit Card account at <https://www.ezcardinfo.com>, then click the View Rewards button to be redirected to the ScoreCard® website, <https://www.scorecardrewards.com>.

Register your Credit Card for Premium Payback on the ScoreCard® website by selecting Account at the top of the page, then Premium Payback, then Enroll My Card. Then, make a purchase at participating locations of the listed merchants using your Credit Union Credit Card and you may be prompted at the register to redeem your points to lower your final balance owed.



## Pay with Points in Real-time for Fuel including GetGo

Eligible FE Choice FCU Visa Credit Cardholders may redeem 2,000 ScoreCard® Rewards Points per transaction at participating fuel locations of GetGo, Citgo, Bp, Amoco, Shell and Murphy USA for an immediate 50¢ per gallon discount up to a maximum of 20 gallons. Cardholder should select “YES” when presented with the Cents Off Per Gallon (COPG) option at the pump. No registration is required for COPG. GetGo users must choose between ScoreCard® Rewards Points and Giant Eagle Fuel Perks as they will not be able to utilize both discounts in the same transaction.



To view your ScoreCard® Rewards balance and register for offers other than COPG or Redeem at the Register, log in to your Credit Card account at <https://www.ezcardinfo.com>, then click the View Rewards button to be redirected to the ScoreCard® website, <https://www.scorecardrewards.com>. Register your Credit Card for Premium Payback on the ScoreCard® website by selecting Account at the top of the page, then Premium Payback, then Enroll My Card. Then, after making a purchase at participating locations of certain merchants, using your Credit Union Credit Card, you may be prompted at the register with an option to redeem your points to lower your final balance owed and you may also receive a text message or email inviting you to redeem points for a statement credit associated with that same purchase.

## Savings and Investment Rates

Share Savings and Christmas Club Accounts.....0.20% APY\*\*

Individual Retirement Accounts (IRA Savings) .....0.40% APY\*\*

*Rates are effective 4/1/2024*

## Share and IRA Certificates

are available with 3-month, 6-month, 12-month, 24-month, 36-month, 48-month and 60-month terms. Members can call the Credit Union for current rates or view online at <https://www.fechoice.com/account-rates>.

\*\*APY=Annual Percentage Yield

## Credit Union Office Holiday Closures

### Memorial Day

Monday, May 27, 2024 - closed

### Independence Day

Thursday, July 4, 2024 - closed

A complete listing of annual **Office Hour Adjustments and Closures** is at <https://www.fechoice.com/contact-us>.

## 5-Star Superior Rating

For the 21st consecutive year, we are very proud of the 5-Star Superior rating our Credit Union has achieved from Bauer Financial, Inc., an analyzer of credit unions and banks. The 5-Star Superior rating is achieved by exhibiting exemplary performance in areas such as capital adequacy, asset quality, stability, safety, and soundness.

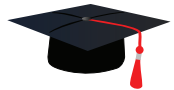


## Free Weekly Credit Reports

Due to the continued impact from the COVID-19 pandemic, a free weekly report from each of the three credit reporting agencies is available online by request at <https://www.annualcreditreport.com> or by calling toll-free, 877-322-8228. Normally, free credit reports are available only on an annual basis.



## Student Loans - The Smart Option Student Loan®



For borrowers attending degree-granting institutions, you can pay for college the smart way with three great repayment options and competitive interest rates! This loan is an ideal solution to help you pay for college expenses not covered by scholarships and federal loans.

Investing in higher education continues to be one of the best decisions you can make, and we want to help make it happen. Find resources for navigating the college application process, learn more about the Smart Option Student Loan® for FirstEnergy Choice FCU by Sallie Mae®, and apply online at <https://www.fechoice.com/student-loan>. FirstEnergy Choice FCU is compensated for the referral of Smart Option Student Loan® customers.

## ScoreCard® Rewards Points Expiration

The next annual expiration date for the Credit Union's ScoreCard® Rewards Points Program on your Visa Credit Card is 5/31/2024. Beginning 7/1/2023, your monthly credit card statement has been identifying **if any** of your points will be expiring on 5/31/2024. To view all of the items that can be obtained with your accumulated points, including Redeem at the Register, Premium Payback, Travel Awards, and Charitable Giving, log into your account at <https://www.ezcardinfo.com> and click on the **View Rewards** box to link to the ScoreCard® website. Combine and use points of family members living in the same house by utilizing the Householding feature of the credit card points program. The Credit Union Visa Credit Card is available with a low 8.90% APR\* for credit limits up to \$10,000. Apply online at <https://www.fechoice.com>.

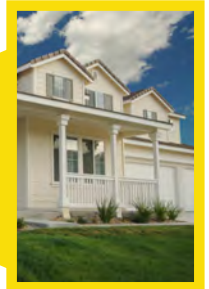


**NEW & USED  
CAR/TRUCK  
LOANS  
AS LOW AS  
6.74% APR\***



**MOTORCYCLE/  
ATV/UTV/RV  
LOANS AS LOW  
AS 9.24% APR\***

**FIXED RATE,  
CLOSED-END  
HOME EQUITY  
LOANS<sup>+</sup>  
AS LOW AS  
7.49% APR\***



Rates are effective 4/1/2024 and are subject to change without notice while certain restrictions may apply.

See our website, <https://www.fechoice.com/loan-rates> for current rates.

Pay off an existing higher rate loan that you have with another financial institution with the possibility of borrowing additional funds, or take out a new loan!

Members can borrow up to the J.D. Power Retail Value of any paid off vehicle for quick money to meet any need.

<b>CAR/TRUCK:</b> Never titled: 100% market value; Previously titled: 100% of retail value	<b>APR*</b>	<b>HOME EQUITY Fixed Rate, Closed-End<sup>+</sup></b> (80% of value less encumbrances/liens)	<b>APR*</b>
2023 and newer models - up to 6 year term	6.74	- up to 5 year term	7.49
2022 models - up to 5 year term	6.74	- over 5 year, up to 10 year term	7.99
2021 models - up to 4 year term	6.74	- over 10 year, up to 15 year term	8.74
2017-2020 models - up to 3 year term	6.74		
<b>VEHICLE: Collectible, Luxury &amp; Exotic:</b> 100% of "good" market value as listed in Black Book <sup>®</sup> CPI <sup>®</sup> publication - up to 5 year term	7.49	<b>HOME EQUITY Fixed Rate, Closed-End<sup>+</sup></b> (90% of value less encumbrances/liens)	<b>APR*</b>
		- up to 5 year term	7.99
<b>MOTORCYCLE/ATV/UTV:</b> Never titled: 100% market value; Previously titled: 100% of retail value	<b>APR*</b>	- over 5 year, up to 10 year term	8.74
2023 and newer models - up to 6 year term	9.24	- over 10 year, up to 15 year term	9.49
2022 models - up to 5 year term	9.24		
2021 models - up to 4 year term	9.24	<b>HOME EQUITY Line of Credit, Fixed Rate<sup>+</sup></b> up to 15 year term	<b>APR*</b>
2017-2020 models - up to 3 year term	9.24	- 80% of value less encumbrances/liens	8.99
<b>RECREATIONAL VEHICLE:</b> Never titled: 100% market value; Previously titled: 100% of retail value	<b>APR*</b>	- 90% of value less encumbrances/liens	9.74
2023 and newer models - up to 10 year term	9.24	<b>HOME EQUITY Line of Credit, Variable Rate<sup>+</sup></b> - 80% of value less encumbrances/liens - up to 15 year term - 8.76% APR* without direct deposit loan payments	8.26
2022 models - up to 9 year term	9.24		
2021 models - up to 8 year term	9.24	<b>SIGNATURE (Unsecured)</b>	<b>APR*</b>
2020 models - up to 7 year term	9.24	- up to 1 year term	9.99
2019 models - up to 6 year term	9.24	- over 1 year, up to 4 year term	10.74
<b>STUDENT LOANS</b> - <a href="https://www.fechoice.com/student-loan">https://www.fechoice.com/student-loan</a> The Smart Option Student Loan <sup>®</sup> by Sallie Mae <sup>®</sup>		- over 4 year, up to 5 year term	10.99
<b>VISA CREDIT CARD with ScoreCard<sup>®</sup> Reward Bonus Points</b> for purchases (Rate includes purchases, balance transfers and cash advances)	8.90	<b>SHARE SECURED</b> - up to 5 year term	3.99
		<b>SHARE CERTIFICATE</b> - 3.00% over the certificate rate, term not to exceed the maturity date of the certificate	

**\*APR=ANNUAL PERCENTAGE RATE on loans which reflect a 0.50% APR\* reduction for making loan payments by direct deposit. Your rate will increase 0.50% APR\* if you discontinue direct deposit payments.** To calculate the loan payment amount, increase the loan rates listed above by 0.50% APR\*. These increased rates apply to the payment amount; however, finance is charged at the loan rates listed above. The direct deposit discount does not apply to Visa Credit Card accounts.

<sup>+</sup> Existing FIRSTENERGY CHOICE Federal CU closed-end home equity loans and home equity line of credit loans may be refinanced with additional new money of at least \$5,000 over the outstanding loan balance at the date the loan application is received. **If new money is \$10,000 or more, the CU will waive up to \$530 of the settlement fees on closed-end and up to \$540 on open-end.** If new money is less than \$10,000, settlement fees will be charged. Member will be charged for fees incurred by the CU when applying for a home equity loan within three months of closing another home equity loan on the same property at the CU. Variable Home Equity Line of Credit Rate is based on the 13-week Treasury Bill plus 3.50% and in no event will this rate be lower than 5.00% APR\*. On all of the home equity loan types, the Loan-To-Value on properties other than the member's primary residence shall be limited to 80% of value less liens.

**Rates are effective 4/1/2024 and are subject to change without notice while certain restrictions may apply.**

**Apply today for loans and Visa Credit Card on our website, <https://www.fechoice.com/forms-and-applications> or call our office to obtain an application.**