



## 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 12/31/2023.
- Every new member who joins the Credit Union by 12/31/2023 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 2/28/2024, and the loan is approved and booked by 3/31/2024.

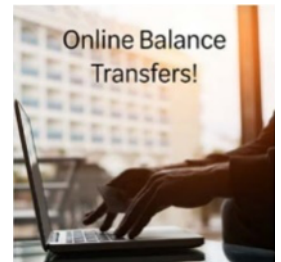
This account is a great gift for your children, grandchildren, any of your immediate family members or your FirstEnergy Corp. co-workers. No limit to the number of New Members that any existing member can refer. New member applications and details are available at <https://www.fechoice.com/refer-a-friend>.

## 8.90% APR\* Visa Credit Card Purchases, Cash Advances and Balance Transfers

Low 8.90% APR\* on purchases, cash advances and balance transfers. Apply online using the **Apply For A Loan** link on our website to open a Visa Credit Card account or increase your existing credit line up to \$10,000 or apply in our office. There is no annual fee or balance transfer fee and a 25-day grace period on purchases. Earn ScoreCard® Rewards Bonus Points on every purchase. For every \$1 you spend, you'll earn 1 point to redeem for merchandise, travel, and other rewards. Some merchants offer more than 1 point per \$1 purchase through the ScoreMore program. Register and view activity on your Visa Credit Card through <https://www.ezcardinfo.com>.

You may also initiate an Online Balance Transfer yourself through <https://www.ezcardinfo.com>.

You may request to transfer some or all of a given balance from another creditor up to your available credit limit. Balance transfers can also be processed at the Credit Union office using forms available at <https://www.fechoice.com/visa-credit-card>.



## Over 55,000 Surcharge-Free ATMs

A Checking Account with accompanying Visa Debit Card is available to members in good standing. Our Visa Debit Cardholders have access to over 55,000 Surcharge-Free ATMs on the Allpoint (<https://www.allpointnetwork.com>), MoneyPass (<https://www.moneypass.com/atm-locator.html>) and CUDollar ([www.cudollar.org](http://www.cudollar.org)) Networks. Checking account and debit card applications are available on our website, <https://www.fechoice.com/checking-and-debit-card>. Surcharge-Free deposits can also be made at some of these same ATMs. FirstEnergy Corp. employees, who have our Visa Debit Card, also have surcharge-free access for withdrawals at PNC ATMs located in the Akron General Office and the West Akron Campus. FE Corp. employees at the West Penn Power Greensburg Corporate Center have surcharge-free access at the ATM in the Rite Aid Store located on Main Street at the end of Cabin Hill Drive.



## Savings and Investment Rates

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

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

*Rates are effective 10/1/2023*

## 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



## International Credit Union Day

Your Credit Union invites you to “Celebrate 75 Years” of International Credit Union Day on Thursday, 10/19/2023. Call or stop by the Credit Union office to hear about the many CU promotions. The Credit Union will be celebrating its 88 years of existence with treats and prizes. The CU is also holding a new membership and referral drive promotion which runs through 12/31/2023 with available bonuses up to \$100. See our website, <https://www.fechoice.com/refer-a-friend> or contact our office for more information. Thank you for your membership!

## Credit Union Office Hour Adjustments and Closures

### Thanksgiving Day

Thursday, November 23, 2023 – Closed  
(open until 5:30 PM on November 22)

### Day After Thanksgiving

Friday, November 24, 2023 – Closed

### Friday, December 1, 2023 – Closing at 4 PM

(open until 5:30 PM on November 30)

### Christmas Day

Monday, December 25, 2023 – Closed

### Winter Holiday

Tuesday, December 26, 2023 – Closed

### New Year’s Day

Monday, January 1, 2024 – Closed

Happy Holidays from the Staff, Board of Directors and Committees of FirstEnergy Choice FCU!

## 88th Annual Meeting

On September 22, 2023, FirstEnergy Choice Federal Credit Union conducted its 88th Annual Meeting at DeNunzio’s Restaurant in Latrobe, PA. Thanks to everyone who attended. Following are the members of your Board, Credit Committee and Supervisory Committee and we are grateful for their continued volunteer service:

### Board of Directors

**Yvonne Phillips** - Chairperson  
**Michael Phillips** - Vice Chairperson  
**Brenda Dils** - Chief Financial Officer  
**Brenda Trout** - Recording Officer  
**David Friend** - Director  
**Heather Krall** - Director  
**Cynthia Menhorn** - Director  
**Diane Momeyer** - Director  
**John Munsch** - Director

### Credit Committee

**Thomas Trout** - Chairperson  
**Diane Momeyer**  
**Marcia Sass**

### Supervisory Committee

**Lisa Wolfe** - Chairperson  
**Daniel Ankney**  
**Timothy Black**  
**Thomas Sonnet**

## State of Emergency

If a State of Emergency is declared during the day in Pennsylvania, including Westmoreland County, then FirstEnergy Choice FCU (CU) will close. The CU’s website and Online Banking will be accessible based on the availability of your internet access. The CU Mobile App can also be used to access your account and deposit checks using a smartphone. The ATM Network will be accessible based on the availability of the STAR systems. To retrieve the forms needed to open a CU Checking Account and Visa Debit Card for access to over 55,000 surcharge free ATMs, worldwide, go to <https://www.fechoice.com/forms-and-applications>.

## Recognition

As many of you know, FirstEnergy Choice Federal Credit Union’s Board of Directors and Committees are composed of volunteers. We thank them for their dedication and specifically thank the following volunteers for their milestone years of service:

**Cindy Menhorn – 35 Years – Board of Directors**

**Brenda Dils – 25 Years – Board of Directors**  
(prior 4 years on Supervisory Committee)

**Brenda Trout – 20 Years – Board of Directors**  
(prior 1 year on Supervisory Committee)

**Lisa Wolfe – 20 Years – Supervisory Committee**

**Tom Trout – 20 Years – Credit Committee**

**Marcia Sass – 10 Years – Credit Committee**  
(prior 15 years on Credit Union Staff)

The Credit Union would also like to recognize the commitment of the Credit Union staff and specifically thank the following personnel for their milestone years of service:

**Diane Momeyer – 25 Years – President/CEO**

**Terry Ryan – 20 Years – Chief Operations Officer**

**Debbie Bashoum – 10 Years – Member Service Representative**  
(prior 15 years on Credit Committee)

**Maureen Herczyk – 10 Years – Member Service Representative**

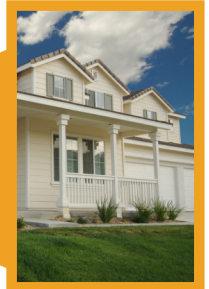


**NEW & USED  
CAR/TRUCK  
LOANS  
AS LOW AS  
6.99% APR\***



**MOTORCYCLE/  
ATV/UTV/RV  
LOANS AS LOW  
AS 9.49% APR\***

**FIXED RATE,  
CLOSED-END  
HOME EQUITY  
LOANS<sup>+</sup>  
AS LOW AS  
8.49% APR\***



Rates are effective 10/1/2023 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>
2022 and newer models - up to 6 year term	6.99	- up to 5 year term	8.49
2021 models - up to 5 year term	6.99	- over 5 year, up to 10 year term	8.99
2020 models - up to 4 year term	6.99	- over 10 year, up to 15 year term	9.74
2016-2019 models - up to 3 year term	6.99		
<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	7.74	<b>HOME EQUITY Fixed Rate, Closed-End<sup>+</sup></b> (90% of value less encumbrances/liens)	<b>APR*</b>
		- up to 5 year term	8.99
<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	9.74
2022 and newer models - up to 6 year term	9.49	- over 10 year, up to 15 year term	10.49
2021 models - up to 5 year term	9.49		
2020 models - up to 4 year term	9.49	<b>HOME EQUITY Line of Credit, Fixed Rate<sup>+</sup></b> up to 15 year term	<b>APR*</b>
2016-2019 models - up to 3 year term	9.49	- 80% of value less encumbrances/liens	9.99
		- 90% of value less encumbrances/liens	10.74
<b>RECREATIONAL VEHICLE:</b> Never titled: 100% market value; Previously titled: 100% of retail value	<b>APR*</b>	<b>HOME EQUITY Line of Credit, Variable Rate<sup>+</sup></b> - 80% of value less encumbrances/liens - up to 15 year term - 8.38% APR* without direct deposit loan payments	7.88
2022 and newer models - up to 10 year term	9.49		
2021 models - up to 9 year term	9.49	<b>SIGNATURE (Unsecured)</b>	<b>APR*</b>
2020 models - up to 8 year term	9.49	- up to 1 year term	10.49
2019 models - up to 7 year term	9.49	- over 1 year, up to 4 year term	12.24
2018 models - up to 6 year term	9.49	- over 4 year, up to 5 year term	12.49
<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>		<b>SHARE SECURED</b> - up to 5 year term	3.99
<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 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 10/1/2023 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.