



FIRSTENERGY CHOICE

Federal Credit Union

Headquartered in Greensburg, PA

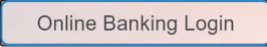
FIRST QUARTER 2024

IMPORTANT! 3/14/2024

NEW ONLINE BANKING PLATFORM GOES LIVE

The New Online Banking Platform has been rescheduled by our vendor to go live on Thursday, 3/14/2024. Access to Online Banking and our Mobile App (FE Choice FCU) will be unavailable from approximately 3PM (EST) on 3/13/2024 until the afternoon of 3/14/2024.

YOUR INITIAL LOGIN SHOULD BE THROUGH OUR WEBSITE and not through our Mobile Banking App.

In the afternoon of 3/14/2024 or later, to be directed to the new Online Banking platform, access our website, <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.

The Login ID and new Password/Security Code that you set up in the New Online Banking Platform will also allow access through our existing Mobile Banking App. Visit <https://www.fechoice.com/credit-union-updates> for additional important details and up-to-date information.

Uploading Loan Documents and Loan Fee Savings

During the online loan application process through our website, a feature is available for uploading your loan documents (e.g., pay stubs, pension/Social Security statement, tax returns (if self-employed), window sticker, sales agreement). Take pictures and save on your phone or save to your computer. When requested, during the loan application process, attach the requested documents. If there is a problem with the attachment process, then the sending of documents by secure email is still an available feature that will be accessible at the conclusion of the application process.

As a benefit to our members, FE Choice FCU does not charge any loan application fees or any vehicle lien recording/release fees. Home equity settlement fees (e.g., appraisal, title search, recording) are waived up to a certain dollar limit and could be completely waived based on the location of your property, such is the case in Westmoreland County, PA. FE Choice FCU also pays all home equity satisfaction fees after your loan is paid off. We could save you hundreds of dollars compared to other financial institutions. Ask one of our Member Service Representatives to estimate your amount of savings with a Credit Union loan.

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

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

Prevent Dormant Account

Pennsylvania State Law requires that all share savings accounts have a deposit or withdrawal within a three-year period or the account must be reported and the balance sent to the State. Please process a deposit, withdrawal or transfer of any amount on your share savings account at least once every three years. You can call our office to request a transfer or to have a check mailed. You may also conduct a transfer through Online Banking or even submit a deposit using our Mobile Banking App, at no charge. If you are unsure when your last transaction occurred, please complete a transaction by 1/31/2024.

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Want to Feel Like a Multi-Millionaire?

For three months, January through March 2024, one member each month will receive, as a Share Deposit, the interest earned on \$15,000,000 at FirstEnergy Choice Federal Credit Union's share interest rate as of 1/1/2024, for one day.

All members making a qualified purchase with their Credit Union Visa Debit Card in January, February and March 2024 will receive an automatic entry for that periods' drawing. The more purchases you make, the more chances you'll have to win.

Visa Debit Cards are convenient and easy to use wherever Visa is accepted. You must have a valid Credit Union checking account in order to obtain a Visa Debit Card. Apply for them today by contacting our office or by printing the checking and debit card applications at <https://www.fechoice.com/forms-and-applications>.



Go Green for a Chance at 25,000 Reward Points or a \$150 Share Deposit

Electronic Statements are available through <https://www.ezcardinfo.com> for your FirstEnergy Choice FCU Visa Credit Card. All Credit Cardholders who are signed up by 3/31/2024 to receive their credit card statement electronically will receive one chance in a random drawing for one winner to receive a choice of 25,000 ScoreCard® Reward Points or a \$150 Share Deposit. Credit Union Visa Credit Cards are available for up to a \$10,000 Credit Line with an 8.90% APR* for purchases, cash advances and balance transfers. Sign up for Electronic Statements through <https://www.ezcardinfo.com> by selecting Statements at the top of the page, then Statement Delivery Options. Choose Electronic and select Start Verification. Electronic Statements are convenient and are available much sooner than mailed statements.

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.



Savings and Investment Rates

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

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

Rates are effective 1/1/2024

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 Hour Adjustment and Closures

New Year's Day - closed

Monday, January 1, 2024

Good Friday/Spring Holiday - closed

Friday, March 29, 2024

(open until 5:30 PM on Thursday, 3/28/2024)

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

Individual Retirement Accounts (IRAs)

The deadline for making IRA contributions for the year 2023 is Monday, April 15, 2024. Please be sure to clearly identify the year for which the contribution should be applied as year 2024 contributions may be made starting January 1, 2024. The maximum contribution for Traditional and Roth IRAs is \$6,500 for 2023 and \$7,000 for 2024. Members age 50 or older may contribute an additional "Catch Up" amount of \$1,000 for 2023 and \$1,000 for 2024 over the annual limit for a total contribution of \$7,500 for 2023 and \$8,000 for 2024. Your contribution limit may also be impacted by your filing status and income level; contact your financial advisor before making any IRA contributions.

Please review your IRA beneficiary information and contact us if you would like to make any updates. If you are unsure of your existing IRA beneficiary information, you may contact the Credit Union for assistance.

Do You Have a Credit Union Home Equity Loan?

If you have a Credit Union Home Equity Loan, please remember to provide the Credit Union with proof of current year's paid taxes for both Spring and Fall at the time they are paid, as well as a copy of your current homeowner's insurance policy. This information is required by auditors as long as you have an outstanding loan balance or open line of credit.

Direct Deposit of Tax Refunds

Year 2023 Income Tax Refunds can be directly deposited to your Credit Union account. Use your member number as the account number inputting from left to right while leaving the remaining boxes empty. Then check the appropriate box to indicate checking or savings. **Do not include leading zeros.** The Credit Union's Routing and Transit number is 243381764 and should be used in its entirety. Contact the Credit Union with any questions.

Review Your Credit Union Profile and/or Direct Deposits

Have you changed employers or have you retired? Has your home address changed? Did you get a new cell phone number or eliminate your home land line? The Credit Union wants to update its records with your changes. For an address or phone number change, access the Address Change Form at <https://www.fechoice.com/forms-and-applications> or access your account and update your profile through the Online Banking feature of our website. Call our office for your initial temporary password to enroll in Online Banking or to obtain a paper copy of the Address Change Form. Once enrolled in Online Banking, you may download our Mobile App (FE Choice FCU) to access your account using your smartphone to also make Mobile Deposits.

If your employer has changed or you have retired and you have a Credit Union loan paid by direct deposit then you need to tell us that your direct deposit frequency has changed. We can set up the new payment distribution before your loan has a chance to show as past due. Contact our office to make us aware of your new job or your pending retirement. We always need your most up to date information for contact purposes.

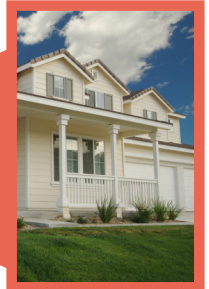


**NEW & USED
CAR/TRUCK
LOANS
AS LOW AS
6.99% APR***



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

**FIXED RATE,
CLOSED-END
HOME EQUITY
LOANS⁺
AS LOW AS
8.49% APR***



Rates are effective 1/1/2024 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.

CAR/TRUCK: Never titled: 100% market value; Previously titled: 100% of retail value	APR*	HOME EQUITY Fixed Rate, Closed-End⁺ (80% of value less encumbrances/liens)	APR*
2023 and newer models - up to 6 year term	6.99	- up to 5 year term	8.49
2022 models - up to 5 year term	6.99	- over 5 year, up to 10 year term	8.99
2021 models - up to 4 year term	6.99	- over 10 year, up to 15 year term	9.74
2017-2020 models - up to 3 year term	6.99		
VEHICLE: Collectible, Luxury & Exotic: 100% of "good" market value as listed in Black Book [®] CPI [®] publication - up to 5 year term	7.74	HOME EQUITY Fixed Rate, Closed-End⁺ (90% of value less encumbrances/liens)	APR*
		- up to 5 year term	8.99
		- over 5 year, up to 10 year term	9.74
		- over 10 year, up to 15 year term	10.49
MOTORCYCLE/ATV/UTV: Never titled: 100% market value; Previously titled: 100% of retail value	APR*	HOME EQUITY Line of Credit, Fixed Rate⁺ up to 15 year term	APR*
2023 and newer models - up to 6 year term	9.49	- 80% of value less encumbrances/liens	9.99
2022 models - up to 5 year term	9.49	- 90% of value less encumbrances/liens	10.74
2021 models - up to 4 year term	9.49		
2017-2020 models - up to 3 year term	9.49	HOME EQUITY Line of Credit, Variable Rate⁺	
		- 80% of value less encumbrances/liens	8.28
		- up to 15 year term	
		- 8.78% APR* without direct deposit loan payments	
RECREATIONAL VEHICLE: Never titled: 100% market value; Previously titled: 100% of retail value	APR*	SIGNATURE (Unsecured)	APR*
2023 and newer models - up to 10 year term	9.49	- up to 1 year term	10.49
2022 models - up to 9 year term	9.49	- over 1 year, up to 4 year term	12.24
2021 models - up to 8 year term	9.49	- over 4 year, up to 5 year term	12.49
2020 models - up to 7 year term	9.49		
2019 models - up to 6 year term	9.49	SHARE SECURED - up to 5 year term	3.99
STUDENT LOANS - https://www.fechoice.com/student-loan The Smart Option Student Loan [®] by Sallie Mae [®]		SHARE CERTIFICATE - 3.00% over the certificate rate, term not to exceed the maturity date of the certificate	
VISA CREDIT CARD with ScoreCard[®] Reward Bonus Points for purchases (Rate includes purchases, balance transfers and cash advances)	8.90		

***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.

⁺ 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 1/1/2024 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.