

FirstChoice

CREDIT UNION

Items of INTEREST



Tell Your Friends & Family About First Choice Credit Union

At FCCU, you're not a customer, you're a member. You belong to a financial cooperative that has provided a place for members to save and borrow for years, without the high costs of big banks. If you're enjoying being part of the FCCU family and you have relatives, eligible co-workers and friends who can also benefit from all that we have to offer, pass us along! New members help us grow. And growth is the key to being able to provide great products, better savings and loan rates, low and no cost services and more.

Everyone wins when you share the benefits of FCCU membership!

Small Things You Can Do to **SAVE MONEY**

With seemingly endless things to spend your money on, it can be hard to build up a savings account. Here are some tips to help you spend less and build smart savings habits that will ultimately add up to more savings over time.

- **Buy used when possible** – clothing, furniture, electronics
- **Check prices at three different stores** before making a large purchase
- **Cut back on how much you spend eating out** by 25% each month
- **Bring lunch to work** – it can save the average person \$1,000 a year
- A little bit adds up – **skipping that \$3 a day on coffee** for one year saves you \$1,095
- We don't miss what we don't see – rather than spending your next raise, **have it direct deposited into your savings**



Congratulations to **Chairman Robert Delancy**

FCCU is proud to announce that our Chairman, Robert Delancy, was awarded the **Inaugural Service Member of the Year Award** from the League of Southeastern Credit Unions (LSCU).

The Service Member of the Year Award recognizes the supreme service and selflessness of a current or former military member working in a credit union or a member of a credit union. Deserving individuals include, but are not limited to, those who have gone above and beyond in their local community to demonstrate the credit union philosophy of people helping people.



“Our mission of aiming high and encouraging fellow airmen to do the same has stuck with me all of my life. This passion has paired well with our goal of ensuring no Floridian is left behind because of lack of access to financial services. I am proud to be recognized by the League of Southeastern Credit Unions and the Defense Credit Union Council as their very first Service Member of the Year,” Delancy said.

Philanthropy and civic service has always been important to Mr. Delancy. In addition to being a valued member of the FCCU Board of Directors since 2013, he has served as past President of Phi Beta Sigma Fraternity, member of Bethune-Cookman University National Alumni Association, Volunteer Program Administrator for Building Bridges to Youths, Inc., past Board Member of Martin County Whole Child Connection, and Board Member of Mars Hill Community Center, Inc.

Mr. Delancy is a steward of goodness and a true example of living and practicing the “people helping people” credit union mission, both personally and professionally. CONGRATULATIONS!

STAY TUNED...

We are Launching a New & Improved WEBSITE this Fall!

We want you to have the latest information to guide your financial future right at your fingertips whether you’re around the block or around the globe.

We’ve made sure that our new site is compatible with any device you use, from your computer to your handheld device, so you’re never out of the loop.



It's a Great Time to Save at FCCU!

Why Save?

It can be tough to allocate some of your cash to a savings account if you don't have a set goal for that money. Why save for later when you can spend on what you want today, right? But, among the many reasons to save money is that even if you don't know exactly what you are saving for right now, you'll likely find something you want to save for in the future. A new car, a new home, a child's education, a dream vacation...the possibilities are endless. Plus, it is critical to have



some cash set aside for emergencies and unexpected expenses as they come up.

How much you should save depends on your financial goals and what is in your means to set aside each week or month. Whether it is \$20, \$200 or \$2000 you can save each month - building your savings account with FCCU is a smart financial decision.

And, FCCU offers amazing dividends on all our savings options! Check out our high yielding CDs and money market accounts today. Both are easy to open. Get started by visiting our website, calling us or stopping in today!

Drive a Better Deal

FCCU's Low Loan Rates Make It the Perfect Time!

Is it time to down size your vehicle? Has your family outgrown your current vehicle? Maybe you have a new driver in the family. Whatever your reasons for car shopping, be sure to talk to us first.

The Financing: It's easy to get caught up in the moment and become more excited about the new car than the actual cost. That's why getting pre-approved prior to car shopping is always a wise step. Knowing just how much car you can afford lets you think clearly about your budget, your monthly payment and the final cost of the car. You'll know up front the maximum amount of payment you can comfortably afford as well as your interest rate. Also, a pre-approved loan allows you to car shop without the added pressures of worrying about financing. FCCU makes getting pre-approved for your loan easy and convenient.

You can apply around the clock at our web site at www.firstchoicecu.org for a speedy approval!

The Purchase: Once you have arranged your financing, the next step is become an educated consumer - know before you go. Visit our web site where you can look up the make, model and year of vehicle you are interested in and get the actual dealer cost. Better yet, if you want to avoid the sales pressure and hassles and not step foot into a dealership, **call Joe, our Auto Advisor, at extension 133.** Provide Joe with the description of the car you want. Let him know the make, model, color and options. That's it. He'll negotiate the best possible price for your car.

Buying a car doesn't have to be a stressful experience. Put the joy back into car ownership by letting us make the financing and purchasing of your next vehicle as easy as making a phone call to your credit union.



FRAUD PREVENTION

What You Can Do to Protect Yourself

Today's cyber criminals continue to try new approaches, test new tactics and otherwise do everything they can to take advantage of consumers. Methods are always evolving. Check out our tips below to keep you and your financial information safe!



- **Never respond to emails or text messages you didn't initiate asking for your personal banking or credit card information, including credit card numbers, one-time passcodes, and PINs.**
- Be wary of promotional scams. Identity thieves may use phony offers to get you to give them your personal information. Scammers may try to impersonate family and friends! **If you didn't ask for \$50 from grandma, don't respond to "her" text request to enter the passcode you just received to claim it! (Reach out to grandma directly to verify the validity of the text.)**
- **Enter your personal information only on secure websites.** Look for a "lock" on the browser or "https" at the beginning of the website address to ensure the site is secure.
- **Never use email to send confidential information.**

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Do not open emails or text messages if you don't recognize the sender's name. When in doubt, delete!

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- **Change passwords regularly** using a mixture of upper- and lower-case characters and numbers.
- **Update anti-virus software and security patches** to your system software regularly. Also, be sure and perform software updates to your mobile devices.
- **Review your credit report** once a year.
- **Check your monthly statements** to verify all transactions and notify your financial institution of any suspicious transactions.
- **Limit the amount of identification and the credit cards you carry.**
- **Report lost or stolen checks and credit cards immediately.** Report identity theft incidents to the credit bureaus (Experian, TransUnion and Equifax). Place alerts or taking other actions suggested by the bureaus to protect your credit (contact the bureaus directly for more information).

FirstChoice
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www.firstchoicecu.org

Mailing Address

1055 S. Congress Avenue
West Palm Beach, FL 33406-5195

Phone

561.641.0100
Toll-Free: 800.449.3328

Lost Card Notification: Mastercard

800.325.3678

Lost Card Notification: Visa Debit Card

800.472.3272

Re-Pin or select a new PIN for your Visa Debit Card

800.992.3808

CALL 24:

561.642.6686 Local
800.731.3328 Toll-Free

Holiday Closings

INDEPENDENCE DAY

Tuesday, July 4, 2023

LABOR DAY

Monday, September 4, 2023

COLUMBUS DAY

Monday, October 9, 2023

www.firstchoicecu.org

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by NCUA

