

Introducing...

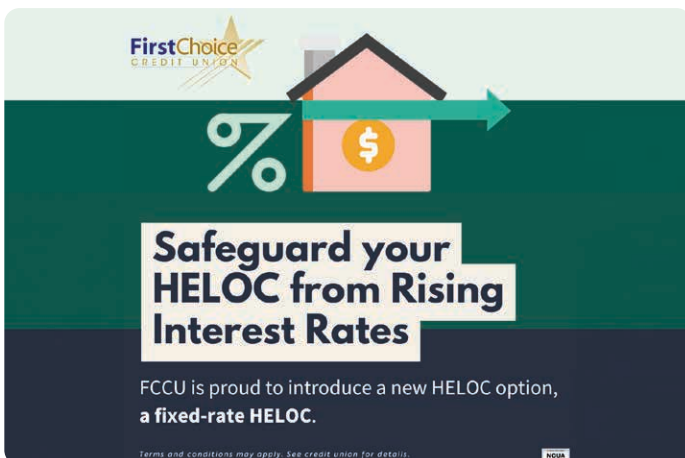
FCCU's Fixed-Rate Home Equity Line of Credit (HELOC)

FCCU is proud to introduce a new HELOC option, a **fixed-rate HELOC**. In an environment where interest rates are rising, a variable interest rate can cause uncertainty in your monthly payment. FCCU's **fixed-rate HELOC** safeguards your loan from rising interest rates. This can save you money in the long run if rates go up.

A **fixed-rate HELOC** is a great option for a long-term project such as a home improvement. It is also a great

option for a large HELOC because even a slight interest rate increase can raise your payments. Fixed rates eliminate the uncertainty of rising rates.

- Five year draw period which you can borrow and pay back as you see fit – pay interest only on the money you use
- Interest only payment during the draw period giving you flexibility to manage your household budget
- After the draw period, the loan has a 10-year repayment period
- Borrow up to 80% of your home's value
- Easy application process



The graphic features the FirstChoice Credit Union logo at the top left. Below it is a house icon with a green arrow pointing right, passing through a percentage sign and a dollar sign icon. The text 'Safeguard your HELOC from Rising Interest Rates' is prominently displayed in a white box. Below this, it states 'FCCU is proud to introduce a new HELOC option, a fixed-rate HELOC.' At the bottom, there is a small disclaimer: 'Terms and conditions may apply. See credit union for details.' and an NCUA logo.

Apply at www.firstchoicecu.org

Tell Us Your Story

We exist to serve YOU, our valued member-owners. Help us spread the word by sharing your experiences with First Choice Credit Union! Enjoyed friendly and speedy teller service through our Drive Thru? Had an amazing loan experience? Whatever the great story – we'd welcome your feedback!

Email us today at msr@firstchoicecu.org.



Tell Your Friends & Family About First Choice Credit Union

“Everyone wins when you share the benefits of FCCU membership!”

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.



Get a “Wheel” Deal!

Whether you're buying a new or pre-owned car, truck or van, start by shopping at your credit union first for your “wheel” deal.

Let's Begin with Low-Cost Financing ...

There are many vehicles out there, and a lot of price points. Before you get behind the wheel, you need to know how much car you can afford. First step is to get your car loan pre-approved with us. Not only will you have a car payment that comfortably fits your budget, you'll also be in the driver's seat when it comes to negotiating the price like a “cash” customer at the dealership.

Getting pre-approved for your auto loan is fast, easy and convenient. Apply around the clock at our web site at www.firstchoicecu.org for a speedy approval!

Want Some Help Finding the Right Vehicle?

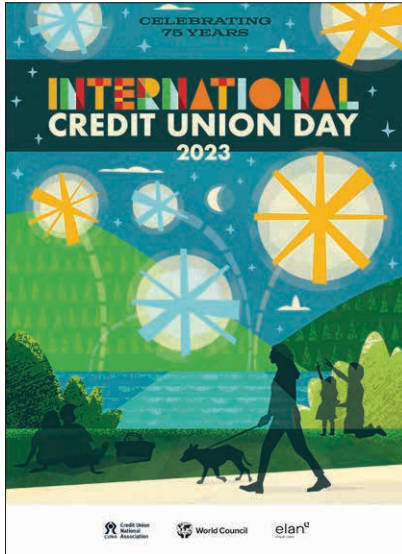
Once you have arranged your financing, visit our web site and find the make, model and year of the vehicle you would like to buy to get the actual dealer cost.

And, because we understand that buying a vehicle can be stressful and time consuming, you can simply call our Auto Advisor, Beth, at 813.500.1484 and have her find and negotiate the best possible price for your dream wheels. Simply provide Beth with a full description of the vehicle you are interested in purchasing and she'll go to work for you.

Whatever the plan is for your road ahead, make it happen by starting your journey with a “wheel” deal at First Choice Credit Union.



FCCU Joins Credit Unions Worldwide in Celebrating **INTERNATIONAL CREDIT UNION DAY**



International Credit Union Day (ICU Day) exists to raise awareness and celebrate what makes credit unions unique: a mission to bring financial inclusion and well-being to people all over the world.

Since its inception in 1948, International Credit Union Day has been celebrated through outreach, volunteering, fundraising and other activities. In 2023, we mark this celebration's historic 75th anniversary. This milestone offers us the unique opportunity to acknowledge the tireless effort of credit union employees while celebrating members the world over.

Join us on Thursday, October 19 to honor this special day. We will serve refreshments to all our members and new members to enjoy throughout the day. We look forward to seeing you!

COMING SOON...

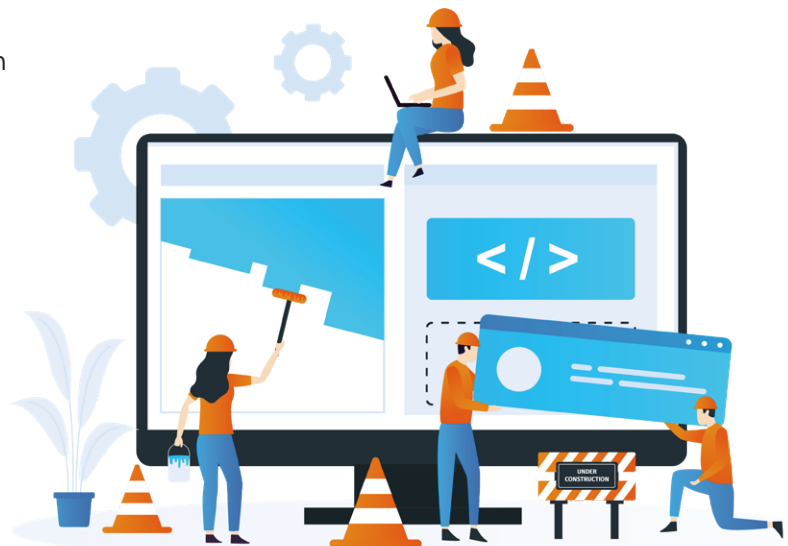
New Website Launching October 8

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!

Explore Options to Connect With Us:

- Chat
- Text
- Call
- Online Banking
- Mobile Banking
- Video Banking Appointment
- E-Mail



MasterCard Credit Cards to Meet Your Needs

At FCCU, our MasterCard credit card programs are tailored to fit your lifestyle, providing you with the flexibility to handle credit the way you want with a wide range of money-saving benefits!



All FCCU MasterCard credit cards come with the following features:

- No annual fees
- Cash advances at ATMs worldwide
- Balance transfers (Ability to move balances from other higher rate credit cards to ours, perhaps to consolidate debt and save money on interest.)
- Interest free grace period on purchases
- Coming soon...Contactless Credit Cards (These types of cards use RFID technology to enable you to hover or tap a card over a card terminal as a means of conducting a transaction. Fast, easy and convenient!)

FCCU offers MasterCard Gold, Classic and Classic Secured Credit Cards.

Gold vs. Classic: What's the Difference?

MasterCard Gold

This card is for members with good to excellent credit. Offering a very low fixed rate of 8.75% APR*, it is an attractive option for members who usually carry a balance on their cards or who simply want one of the lowest rates around.

MasterCard Classic

This card offers a 14.76% APR* fixed rate and is a good choice for members who have good credit, but who may not qualify for the Gold card.

MasterCard Classic Secured

For members who have no or limited credit, or for those looking to rebuild their credit, this card is a great option. The credit limit on the card is secured by a deposit in your First Choice Credit Union account. This card is also for parents who choose to use their account to secure a card for their children.

Apply today for your FCCU credit card at www.firstchoicecu.org.

*Annual Percentage Rate. Rates, terms and conditions subject to change.

FirstChoice
CREDIT UNION

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

COLUMBUS DAY

Monday, October 9, 2023

THANKSGIVING

Thursday, November 23, 2023

CHRISTMAS DAY

Monday, December 25, 2023

NEW YEARS DAY

Monday, January 1, 2024



www.firstchoicecu.org

Federally Insured
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