

FirstChoice




CREDIT UNION

Items of INTEREST

Holiday Debt Got You Down?

Consolidate Debt With a Low Rate Loan From FCCU

The holidays are now behind us, but the stress of those built up holiday expenses remain on the naughty list. Let FCCU help alleviate the stress of your post holiday debt with a debt consolidation personal loan!

-  Simplify with a single payment
-  Get a fixed rate
-  Save money on interest

Apply today! Visit www.firstchoicecu.org, call us at 561.641.0100 or stop by any office.



Make Your New Years Resolution to Start Saving Money – FCCU CAN HELP!

‘TIS THE SEASON – FOR GOAL SETTING!

Exercising more, eating better, losing weight and saving money usually round out the list of the most common New Year’s Resolutions, and are likely to remain the most common in years to come. Whatever your goals are, if building savings is one of them, your friends at FCCU can help!

If you are seeking the highest rate of return, and do not mind having your deposit locked in for a fixed period of time, then a **CD** is right for you. Right now, earn an impressive 4.84% APY* on CD investments with a minimum balance of just \$5,000! Other rates, terms and conditions are also available.

Another savings option is FCCU’s **money market account**. It is a smart investment if you want a higher rate of return as compared to a basic savings, while enjoying access to your funds when you need them – funds are not locked in for a specified term or time.

For more information on any of FCCU’s smart savings options, visit our website at www.firstchoicecu.org!

*Annual Percentage Yield effective as of 1/8/24. 4.84% APY is available for a 12 month term with a minimum deposit of \$5,000. A penalty will be imposed for early withdrawals. Rates, terms and conditions are subject to change without notice.

So Many Ways To Connect With Us Virtually – Here for Your Convenience

Your finances move at the speed of life – get the banking access tools that move with you! FCCU is proud to offer a variety of products/services that conveniently connect you with your account.

- Home Banking
- Texting Services
- Mobile Banking
- Video Banking
- Debit Card Control
- External Transfers

Visit our website at www.firstchoicecu.org for more details!



A New Year – How About A New Car?



Whether you're buying a new or pre-owned car, truck or van, start the New Year 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 the New Year, make it happen by starting your journey with a "wheel" deal at First Choice Credit Union.

FCCU's New FIXED RATE Home Equity Line of Credit May Be Just Right For You

FCCU is pleased to introduce a new home equity line of credit (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. Large HELOCs are more sensitive to interest rate increases because even a slight increase can raise your payments.



- Fixed rate eliminates 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

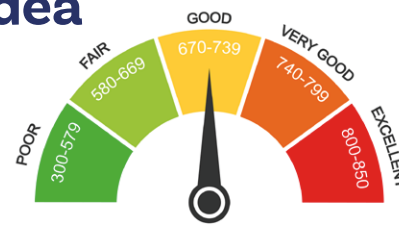
Apply today. Visit www.firstchoicecu.org, call us at 561.641.0100 or stop by any office.

**Must pay certain fees to third parties to open the plan. These fees can total between \$400.00 and \$2,500.00. If asked, First Choice Credit Union will provide an itemization of the fees you will have to pay third parties. Closing costs are between \$225.00 and \$5,000.00, depending on the loan amount.*

Checking Your Credit Report Is a Good Idea

Did you know everyone is entitled to a Free Annual Credit Report?

Credit reporting agencies compile a record of your debts and how you have repaid them. This information makes up your credit report. Credit bureaus gather their information from credit card companies, banks, department stores, utility companies and other firms.



CREDIT SCORE

Get your free Annual Credit Report at www.AnnualCreditReport.com. Make it a habit to check your credit report each year. Credit can affect your ability to make a purchase as well as how much you will pay. If you are considering buying something large like a car or a home, you may want to run a credit report, just to make sure that the information is accurate. If you find anything you want to debate or correct, you can contact the credit bureaus below.

Equifax
www.equifax.com
PO Box 740241
Atlanta, GA 30374
1-800-685-1111

Experian
www.experian.com
PO Box 9532
Allen, TX 75013
1-888-397-3742

TransUnion
www.transunion.com
PO Box 2000
Chester, PA 19022
1-800-888-4213

Share the Love...

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.

I'm Sure You've Met Arty...?

Arty makes it easy & quick!!

You can conveniently connect with FCCU and get answers to frequently asked questions right from the web page or mobile device. There are two options for members to use our new Chatbot, Arty.

1. Ask Arty a Question:

Ask Arty any question or select from his helpful menu options to get information on our rates, accounts, contact information and much more.

2. Chat With a Live Specialist:

We also offer Member Support with online chat, available during normal business hours.

Skip the phone call and start a live chat by selecting the "Chat with an agent" in our Chatbot Arty's menu option.

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

MARTIN LUTHER KING, JR. DAY

Monday, January 15, 2024

PRESIDENTS' DAY

Monday, February 19, 2024



www.firstchoicecu.org

Federally Insured
by NCUA

