



# FIRSTENERGY CHOICE Federal Credit Union

Headquartered in Greensburg, PA **FOURTH QUARTER 2018**

## 3.90% APR\* Visa Credit Card Balance Transfer with No Balance Transfer Fee

Starting 11/1/2018 through 3/31/2019, you can transfer some or all of a high rate balance from a credit card or loan from another institution to your FirstEnergy Choice FCU Visa Credit Card with the following benefits:

- NO Balance Transfer Fee (could save you hundreds of dollars)
  - NO Annual Fee
  - A fixed rate of 3.90% APR\* through 12/31/2019; any outstanding balance after 12/31/2019 will accrue interest at 8.90% APR\*
- See more details on page 2.



## 2.49% APR\* Car/Truck Loan Refinance

Swap & Drop your Car/Truck loan rates to as low as 2.49% APR\*

Transfer your existing car or truck loan from another financial institution and upon approval you will receive a rate of 2.49% APR\* (2.99% APR\* without direct deposit loan payment discount) for up to the remaining term of the existing loan to a maximum of 84 months. Transferred loan amount cannot be more than 100% of Car/Truck's NADA Retail Value on model years 2011 or newer. Offer expires 12/31/2018.

EXAMPLE OF POTENTIAL SAVINGS: **Save approximately \$1,745** in interest by refinancing your existing \$25,000, 5-year Car/Truck loan that has a rate of 5.00% APR\* at another financial institution with FE Choice FCU at 2.99% APR\* over a 5-year term and by making loan payments by direct deposit for a final loan rate of 2.49% APR\*. If you are unable to make direct deposit loan payments, then you can still save approximately **\$1,386** in interest by refinancing your car or truck loan with FE Choice FCU.

GAP coverage and Debt Protection for Life, Disability, and Involuntary Unemployment are also available on most car/truck loans. Apply online at <https://www.fechoice.com/forms-and-applications/> or call our office to obtain a paper application.

If you would like to borrow more than your existing loan balance, up to 100% of the Car/Truck's NADA Retail Value, or if you would like to borrow for a longer term than the remaining term on your existing loan, please see our loan rates and terms on page 4.

\*APR=Annual Percentage Rate.

### FIRSTENERGY CHOICE Federal Credit Union

161 Old Route 30, Suite 2  
Greensburg, PA 15601

<https://www.fechoice.com>

Email: [fechoice@fechoice.com](mailto: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

### 84th Annual Meeting

Mark your calendars for FirstEnergy Choice FCU's 84th Annual Meeting on Friday, 4/26/2019. We invite you to celebrate 84 wonderful years with dinner and dancing at the Ramada Greensburg Hotel and Conference Center in Greensburg, PA. Watch next quarter's newsletter for more details.

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## 3.90% APR\* Visa Credit Card Balance Transfer with No Balance Transfer Fee

Apply to open a Credit Union Visa Credit Card account or increase your existing credit line up to \$10,000 with available forms at <https://www.fechoice.com/forms-and-applications/>. A Balance Transfer form was included with your September month-end Credit Union statement and was also included with your credit card statement that you received in the beginning of October. Additional forms are available at [www.fechoice.com](https://www.fechoice.com) or from your MSR in the Credit Union office. Starting 11/1/2018, you may also use the statement check that is attached to your credit card statement. Just write a check up to your existing credit line and send to the other financial institution as payment. You may request to transfer some or all of a given balance from another creditor up to your available line of credit.

You could save hundreds of dollars in interest with a 3.90% APR\* Balance Transfer. The potential savings over the next 14 months when you transfer \$10,000 on 11/1/2018 from a 15.00% APR\* credit card to your FE Choice FCU Visa Credit Card could be as follows:

FE Choice FCU	SAVINGS**
2018 (2 months @ 3.90% APR*)	\$178
2019 (12 months @ 3.90% APR*)	\$964
<b>Total Savings</b>	<b>\$1,142</b>

\*\*Assumes a 3% on-time minimum payment made each month.

\*\*Payments will continue after 2019 with additional possible savings unless balance is paid in full.



### Celebrate International Credit Union Day

Your Credit Union invites you to “Find your Platinum Lining” in Credit Unions:

- Thursday, 10/18/2018 at the Credit Union office at 161 Old Route 30, Suite 2, Greensburg, PA from 8:00 AM until 4:00 PM.
- Friday, 10/19/2018 in the Private Dining Room at the West Penn Power Regional Headquarters in Greensburg, PA from 7:30 AM until 1:30 PM for members who work at that location.
- Look for flyers in other FirstEnergy Corp. work locations and on the Credit Union website ([www.fechoice.com](https://www.fechoice.com)) announcing day and time of other celebrations.

Stop by to hear about the many CU promotions. The CU will be holding a new membership and referral drive through 12/31/2018 with available bonuses up to \$50. Bring someone with you who's eligible for membership so both of you can receive bonuses. Thank you for your membership!

### Coloring Page Reward

Credit Union members' children and grandchildren ages 12 and under are eligible to submit a coloring page as an entry. One winner will be randomly selected on 11/1/2018 to be rewarded with a \$25 Share deposit as a celebration of International Credit Union Day. Obtain a coloring page from the Credit Union office and return the completed artwork by 10/31/2018. If the winner is not a member of the Credit Union, the \$25 award will be deposited into a new member account in the child's name. This new member would not be eligible for the \$15 new member bonus.

### 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 ATM Network will be accessible based on the availability of STAR systems. Open a CU checking account and Visa Debit Card to obtain access to over 55,000 surcharge free ATMs worldwide.

## Savings and Investment Rates

Share Savings and Christmas Club Accounts.....0.15% APY\*\*

Individual Retirement Accounts (IRA Savings).....0.30% APY\*\*

*Rates are effective 10/1/2018*

## 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

## NEW MEMBER PROMOTION EXTENDED UNTIL 12/31/2018

# WANTED: CREDIT UNION MEMBERS TO REFER NEW MEMBERS

### REWARD: UP TO \$50 SHARE DEPOSITS FOR EXISTING AND NEW MEMBERS

- Existing members receive a \$10 bonus for each approved member referred to the Credit Union by 12/31/2018.
- Every new member who joins the Credit Union by 12/31/2018 will receive a \$15 deposit in their Share account upon approval of the new membership. The new member can apply the \$15 deposit towards the required \$25 minimum opening deposit, which means only \$10 is needed to join.
- An additional \$25 Share deposit can be earned by the same new member if that member applies for a CU loan (excluding Visa Credit Card) by 2/28/2019, and the loan is approved and booked by 3/31/2019.

This account is a great gift for your children, grandchildren, any of your immediate family members or your FirstEnergy Corp. co-workers. New member applications and details are available at <https://www.fechoice.com/forms-and-applications>.

### Office Hour Adjustments and Closures

#### Thanksgiving Day - closed

Thursday, November 22, 2018  
(open until 5:30 PM on November 21)

#### Day After Thanksgiving - closed

Friday, November 23, 2018

#### December 7, 2018 - Friday - closing at 4 PM

(open until 5:30 PM on December 6)

#### Christmas Eve - close at 2 PM

Monday, December 24, 2018

#### Christmas Day - closed

Tuesday, December 25, 2018

#### Day After Christmas - closed

Wednesday, December 26, 2018

#### New Year's Day - closed

Tuesday, January 1, 2019

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



## NFL Super Bowl LIII Visa Sweepstakes

Each time a FirstEnergy Choice FCU Visa cardholder makes a signature-based purchase with their Visa Debit or Credit Card from September 1, 2018 through November 15, 2018, they will be automatically entered into Visa's Grand prize drawing for the Ultimate Super Bowl LIII Fan Experience which includes a trip for two to Atlanta, Georgia for the big game. See the contest rules on-line at <https://usa.visa.com/about-visa/sponsorships-promotions/nfl-partnership/pay-with-visa-nfl-sweepstakes/fullrules.html>. Use your FirstEnergy Choice FCU Visa Debit or Credit Card, today!

## Free Annual Credit Reports

A report from each of the three credit reporting agencies may be requested online at [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free, 877-322-8228. Consumers may also send a request by mail to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.



**2.49% APR\* Car/Truck Loan Swap & Interest Rate Drop**

2.49% APR\* Swap & Interest Rate Drop can save money on refinanced cars/trucks. Rates as low as 2.49% APR\* are available on eligible car/truck loans refinanced from another financial institution. See page 1 of the Newsletter or contact the Credit Union office for more details.



**3.90% APR\* Visa Credit Card Balance Transfer**

- Transferred balances will remain at 3.90% APR\* until 12/31/2019, then outstanding balance after 12/31/2019 will begin to accrue interest at 8.90% APR\*.
- NO balance transfer fees or annual fees.
- Transfers available 11/1/2018 through 3/31/2019.

**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 NADA 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	APR*	<b>HOME EQUITY Fixed Rate, Closed-End<sup>+</sup></b> (80% of value less encumbrances/liens)	APR*
<b>2011 and newer models</b> - up to 3 year term	<b>2.49</b>	- up to 5 year term	3.74
2017 and newer models - over 3 year, up to 6 year term	2.99	- over 5 year, up to 10 year term	4.49
2016 models - over 3 year, up to 5 year term	2.99	- over 10 year, up to 15 year term	5.24
2015 models - over 3 year, up to 4 year term	2.99	<b>HOME EQUITY Fixed Rate, Closed-End<sup>+</sup></b> (90% of value less encumbrances/liens)	APR*
<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	2.99	- up to 5 year term	4.24
<b>MOTORCYCLE/ATV/UTV:</b> Never titled: 100% market value; Previously titled: 100% of retail value	APR*	- over 5 year, up to 10 year term	5.24
2017 and newer models - up to 6 year term	4.74	- over 10 year, up to 15 year term	5.99
2016 models - up to 5 year term	4.74	<b>HOME EQUITY Line of Credit, Fixed Rate<sup>+</sup></b> up to 15 year term	APR*
2015 models - up to 4 year term	4.74	- 80% of value less encumbrances/liens	7.75
2011-2014 models - up to 3 year term	4.74	- 90% of value less encumbrances/liens	8.25
<b>RECREATIONAL VEHICLE:</b> Never titled: 100% market value; Previously titled: 100% of retail value	APR*	<b>HOME EQUITY Line of Credit, Variable Rate<sup>+</sup></b> - 80% of value less encumbrances/liens - up to 15 year term - 5.58% APR* without direct deposit loan payments	5.08
2017 and newer models - up to 10 year term	4.74	<b>SIGNATURE (Unsecured)</b>	APR*
2016 models - up to 9 year term	4.74	- up to 1 year term	7.24
2015 models - up to 8 year term	4.74	- over 1 year, up to 4 year term	9.24
2014 models - up to 7 year term	4.74	- over 4 year, up to 5 year term	9.49
2013 models - up to 6 year term	4.74	<b>SHARE SECURED</b> - up to 5 year term	2.99
<b>VISA CREDIT CARD with ScoreCard<sup>®</sup> Reward Bonus Points for purchases</b> (Rate includes purchases, cash advances and balance transfers)	8.90	<b>SHARE CERTIFICATE</b> - 2.50% 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, interest 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 \$500 of the settlement fees on closed-end and up to \$510 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\*.

**Rates are effective 10/1/2018 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.**