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The New Direction - January 2026

A Letter from our CEO - We Welcome New Friends

With open arms we welcome all of the members of Family 1st Federal Credit Union. It is our privilege to extend our products and services to another segment of our Community. There are many things that have always bound our two credit unions together, not the least of which is geography.

Family 1st and First Choice have been friends for a long time. Credit Unions are much different in philosophy than other financials. We do not consider other credit unions as "competition". Credit Unions have a long history of pooling resources to share in training and sometimes even operational costs to give all of us a competitive edge. We have strong ties with other credit unions in not just Lawrence, but also Mercer Counties.

Credit Unions across the Country unite to offer an alternative, low cost, financial solution. Typically, credit unions account for just 10-15% of any areas deposits. We view each other as ambassadors of the "Credit Union Movement".

I spent the earlier part of my career at a large Regional Bank. It would be inconceivable for employees of Chase, PNC, FNB, or Bank of America to sit at a table and share experiences or costs. Credit unions are just different. We look out for one another so we can deliver the best to our members and our Communities.

Family 1st has its roots with the hardworking men and women of Rockwell International. Born with the same blue collar foundation and sensibilities that First Choice was founded on from the railroad.

WHATS NEXT:

So many things have to happen in a merger. We are committed to trying to keep you informed and make the transition as easy as possible.

yet the products and services until that 3/2/26 conversion date.

Disclosure Packet:

Soon you will be receiving several packets of information in the mail. The first will be a packet of legal disclosures. We provide this to all members at the time of account opening. I often JOKE... "if you have a hard time sleeping at night, start reading through the disclosures and you will be asleep in no time." There are some things changing, but not the core of what we do and what you know.

A comment was made at the Business Meeting fearing that we are more "bank-like". We do have some rules aimed at ensuring all members are treated with the same high standards. You may find them different, but they are intuitive. We are most assuredly a credit union. Our goal is to serve our members, and narrow the gap between bank product offerings and standard credit union products. You should have the best.

Our fee structure will be included which you will find has fewer categories. Starting in April, Family 1st members will receive no-fee checking account. The only thing our members pay for is their checks.

Account Number Change - If Needed:

We are going to do our best to not change account numbers. If your account number needs to be changed because that account already existed at First Choice, we will contact you directly. We know that many of the accounts tie back to Rockwell employee numbers. We want to preserve that history to the best of our ability and may just need to add preceding digits to keep information secure with no overlap.

New Cards, Checks and App:

In February you should begin to receive your new debit card, credit cards, and checks. After 3/2/26 you will need to download our app and/or sign



We will become one credit union on **March 2, 2026**. Until that time we are two separate credit unions operating out of the same building(s). All members can take advantage of the locations of First Choice, but not



Board of Directors

Pamela Miller	<i>President</i>
Brian DeVivo	<i>Vice-President</i>
Russ Carley	<i>Treasurer</i>
Marilyn Wehr	<i>Secretary</i>
George Fiacco	
Jenny Flannery	
Michael Vatter	

Meet Our Staff

Michael Vatter	<i>CEO</i>
William Wehr	<i>CFO</i>
Maureen Dierfield	
Erica Holian	
Kathy Lorello	
Branch Coordinators	
Kayci Bintrim	
Trisha Goodrich	
Beth Ferguson	
Susan Kanary	
Madison Mangelli	
Mary Lou McPheron	
Connie Million	
Jamie Powell	
Rhonda Powers	
Vanessa Rogan	
Charlotte Sonntag	
Margaret Stroia	
Joanne Wooley	

Hours of Operation

Monday - Friday (All Offices)
9:00AM - 4:30PM
Drive-Thrus open at 8:30AM
Saturday (Neshannock Office)
9:00AM - 12:00PM

Proud Member of

Accounts Federally insured

We Welcome New Friends

on to our online banking with your information. A step-by-step guide will be provided. If at anytime you have any questions, please do not hesitate to contact us.

Debt Protection:

If you currently have Loan Insurance, the provider, TruStage, is making changes to the program. This was coming before the merger, but was held off until after completion. More information will be coming regarding your elections of Debt Protection and the coverages available.

Branch Closure:

I also wanted to address the closure of the Family 1st Office on Moravia Street. We did not want that closure to take place so suddenly after the merger, but

as that building was not owned, we ran into an expiring lease. Our desire was to ease the member's transition to being able to use any of the offices until we closed it down, but that did not materialize as planned.

Thank You:

We wish to extend our heartfelt thanks to the Board and Staff of Family 1st that worked so hard to ensure that each of their members were taken care of. We thank those staff members that worked hard until the very last day to ease the transition. They have earned their much deserved, elected retirement.

If we have had the privilege of serving you for 30 days or 30 years, we also want to thank each of you for your trust and continued business. We look forward to getting to know you!

We Miss Pennies Too

Now what are we supposed to do? Has inflation caught up with our own opinions? Maybe it will be good for society. Everyone is so free to give their "two cents" ... maybe if they cost more people will be less likely to dispense rude or unhelpful comments.

As many of you know, the penny costs significantly more than \$0.01 to produce. Therefore the Federal Government made the decision to stop producing them. There is an estimated 300 billion pennies in circulation... so we will still have them around for quite some time.

However, not being able to order or sell pennies to the Federal Reserve has created some unique circumstances. Within weeks of the stop of production, we had acquired bags and bags of pennies that we could not ship and were



becoming difficult to store. As we do not specialize in retail businesses, our pennies were flowing in, but not back out. We had to make the difficult decision to stop accepting pennies in our Coin Counter. The machine will collect 50 pennies and then have to be released. We are sorry for the inconvenience.

Businesses use pennies to make proper change. Without the ability to buy them, many merchants are choosing to round down cash purchases or even buy pennies at a premium.

We can still all benefit from future "penny drives" like Giant Eagle recently had. It will not be the last of those.

I don't think we are close to a coin-less society, but the time may come.

Naughty List

You know who made the naughty list this year for sure? Fraudsters! The holiday shopping rush means increased transactions, which gives them the perfect chance to steal information and add fraudulent activities.

Let's protect your wallets this holiday season with these simple tips to keep unwanted surprises — or lumps of coal — from landing on your account statements:

Check activity online or on your mobile device daily. This helps detect and stop fraud early and allows debit cards to be shut down quickly.

Don't just set it and forget it. If you set up account or text alerts, check them to make sure they are still appropriate for the increased volume and expectations of the holiday traffic.

Avoid mailing checks to family or friends. Mail theft is a major source of check fraud. Fraudsters can intercept checks, alter them or create counterfeit copies with stolen information. A check contains sensitive information including account numbers, signature, full name and address. If sending a gift by mail, consider using gift cards.

Protect your phone when using it at retailers. Keep your phone in a secure place to prevent theft and be aware of pickpockets. Cover your hands when entering your passcode to avoid shoulder-surfing. And do the same thing when entering your PIN with your debit card.

Be cautious when shopping online. A website starting with "https" doesn't always guarantee full security, but one without the "s" is a bigger risk.

Upgrade your wallet. Protect debit cards from Radio Frequency Identification (RFID) scanners. The same tap-to-pay technology that makes transactions convenient can also be exploited. RFID approved wallets really do help.

Keep account, card, and personal information private. Fraudsters are quite good. They practice



and sound very professional. They excel at getting people talking and divulging information that they want. When we talk to our members, we may ask you to verify partial information that we already have, but we will not ask for complete information. This helps to ensure that we are only talking to you... not to gather account information.

Verify recipients before sending money via peer-to-peer (P2P) transfers. Make sure you know exactly who is receiving the funds. Fraudsters can create fake Zelle®, Venmo®, PayPal®, or Cash App® accounts. Artificial intelligence (AI) technology is increasingly used to impersonate others electronically or even via audio. Stop, think, and verify before pressing "send". Call a known phone number to confirm it's really your family or friend, as fraudsters often prey on urgency.

Watch out for romance and investment scams this season. Scammers exploit loneliness or financial stress to request money for travel, emergencies, or urgent needs.

Watch out for "pig butchering" scams that start with small, believable returns to build trust, then escalate until multiple accounts are drained. Red flags include urgent requests for funds, repeated asks to reinvest "profits," and unwillingness to communicate on verifiable channels. Be skeptical of "get rich quick" offers that promise steady returns or pressure you to invest more. Before wiring or investing, pause and verify by calling a known number, consulting a trusted contact, or contacting a financial institution for guidance. As a rule of thumb... **NEVER TRUST ANYONE** who says you can't talk to a trusted source. We are here to help!



Santa is Sorry

Has Santa left you with a HoHo-Whole-lotta bills? His heart was in the right place, even if his wallet wasn't. He wanted to bring a little bit of Christmas joy, but now he has got you in debt.

Have no fear, the Elves at First Choice are here to help. Maybe we can help you pay off that high interest credit card. Maybe you need to refinance that sleigh you just bought.

We can free up some cash with a little elven magic and know-how. Now, look carefully at the rates to the right. Notice anything different? We just lowered them significantly for 2026.

Let's take a look at a case study: If you owe \$2,000 on your credit card, at the national average rate of 20.36% and only make the minimum 3% payment each month; it would take you 9 years and 9 months to pay that off. Stated another way, you will be debt free from Christmas 2025 in September 2034.

Even though you spent \$2,000 on gifts, your payback over the years will be \$3,942.13. And that is if you never use that credit card again.

What if you spent **just \$100** each

month, but increased your payment to \$100 a month? You would expect to still owe somewhere around the original \$2000. Right?

Actually, in month 32 you would have to start paying more than \$100 just to meet the 3% minimum. After 9 years and 9 months, you would still owe (having already paid \$16,195.42 in payments) \$6,261.67. And the Balance is increasing.

Credit Card Christmas is **BAD NEWS**.

You could take out a 22 month loan for \$2,000 at 6.99% with a payment of \$100.00. You would pay a whopping \$139.04 in interest (average \$6.32/month) and be debt free in 22 months. And if you paid it off early, it would be even less... there is **NEVER** a fee to pay us off early here. Pay \$173.54 and be debt free by next Christmas. (Btw... total interest... \$82.38) **It's a no brainer!**



Loan & Savings Rates

Loan Rates in APR*, Savings APY**
Effective 1/1/26

Rates start as low as...

Personal:

Up to \$4,000	6.99%
Up to \$10,000	10.24%

Share Secured:

2.99%

Untitled Autos:

Up to 40 Mo.	3.24%
41-52 Mo.	3.74%
53-64 Mo.	4.24%
65-76 Mo.	4.49%
77-88 Mo.	5.49%

Used Autos: 2026-2024

Up to 40 Mo.	3.49%
41-52 Mo.	4.37%
53-64 Mo.	4.74%
65-76 Mo.	4.99%
77-88 Mo.	5.74%

Used Autos: 2023-2022

Up to 52 Mo.	4.49%
53-64 Mo.	4.99%
65-76 Mo.	5.49%

Used Autos: 2021-2020

Up to 52 Mo.	5.24%
53-64 Mo.	5.74%
65-76 Mo.	6.24%

Used Autos: 2019-2014

Up to 48 Mo.	8.49%
Up to 60 Mo.	9.24%

Dividend Schedule Change

Due to a complexity of the merger, all First Choice and Family 1st dividends will be paid monthly January, February, and March.

We will resume the quarterly dividends thereafter. This change does not impact CD dividends. This will ensure that year-end tax information for 2026 is accurate.



VISA Cards - No Annual Fees

Platinum	12.90% Fixed
Rewards	15.90% Fixed

Share Accounts

0.100%

Loan Collateral

0.100%

IRA Accounts

0.750%

Unless tied to a CD

Club Accounts

Christmas Club 0.200%

Vacation Club 0.200%

Escrow Accounts

0.100%

Interest paid on share accounts with a balance > \$100.

Inquire about rates for Motorcycles, ATVs, RVs, Watercraft, and Other Titled Vehicles.

Home Equity: (1st Position)

Up to 5 years	4.74% Fixed
Up to 10 years	5.99% Fixed
Up to 15 years	6.49% Fixed

(2nd Position)

Up to 5 years	5.24% Fixed
Up to 10 years	6.49% Fixed
Up to 15 years	6.99% Fixed

Members pay costs

*** Rates impacted by credit score.*

ALL RATES REFLECT A 0.50% DISCOUNT FOR AUTO PAY

Anyone who lives, works, volunteers, or attends church or school in Lawrence County is eligible to become a member and take full advantage of belonging.