



Choice News

FIRST CHOICE CREDIT UNION'S QUARTERLY NEWSLETTER



WWW.FIRSTCHOICECREDITUNION.COM

JUNE 2019



THIS YEAR FIRST CHOICE CREDIT UNION HAD TWO SCHOLARSHIPS TO AWARD TO THE CLASS OF 2019.

The James J. Zahradka Scholarship was awarded to Evan Roberts from Pittsville and

The Lorraine B. Ross Scholarship was awarded to Margaret Riordan from Spencer

Congratulations to Evan & Margaret!

Bright Beginnings

Hey kids! Now that school is out and summer is here, it's the perfect time to bring in those report cards and get rewarded for all the hard work you did last semester. We will pay you .50 cents for every A, B or Satisfactory grade you receive, up to \$5.00.

This is just another awesome incentive for saving with us. You must have a Bright Beginnings account to participate. Don't have a Bright Beginnings Account? Ask a member service rep. for details. In April we celebrated National Credit Union Youth month by having a drawing. The drawing was held on Thursday, April 25th. We gave away 10-\$10.00 cash deposits into their Bright Beginnings savings accounts. The winners were Olivia Engelberth, Liam Breu, Sawyer McCann, Jesse Tlusty, Cassandra Tomkowiak, Brinleigh Gumz, Kara Schneider, Ryker Breu, Ella Forst and Brooke Kremer. We also had yummy cookies on April 25th & 26th in our lobby for all of our members to enjoy. If you have any ideas for saving incentives please let us know. We want to make saving and coming to the credit union fun for kids of all ages.

United Way

Once again, FCCU is supporting Marshfield Area United Way's Supplies for Success campaign. We will have a drop box located in our lobby starting July 29th -August 11th, 2019. All school supplies are greatly appreciated and will be distributed throughout the area before school starts. Please consider helping us help others in need.



EMPLOYEE FOCUS:

Our Employee Focus this quarter is on Amanda Koopman, Member Service Rep.

Amanda has been with the Credit Union since 2018.

What is your favorite part of the job? My favorite part of working at the Credit Union is the people that I get to interact with everyday. We have a great staff that makes it enjoyable to come to work everyday and the members have been very welcoming since I started last fall.

What is your favorite movie? I actually have 2 all time favorite movies. The first one is *Stephen King's The Shining*. To me, it has everything a good scary movie needs. The other movie that I consider a favorite is *Gone With The Wind*. Action, romance, drama; it's got it all.

Favorite Pastime? I love spending time with my husband and 3 kids. We spend a lot of time together as a family doing activities such as playing board games, fishing, hiking and shopping. I also enjoy reading and doing crafts.



First Choice Credit Union will be closed in observance of:

Independence Day - Thursday July 4, 2019

Labor Day - Monday September 2, 2019

Please plan your financial needs in advance to avoid any inconvenience.

And remember, you can access your accounts anytime online at

www.firstchoicecreditunion.com



CMN Share-a-Bear Update

In February of this year, the Credit Union had participated in a program called **Share-a-Bear** for Children's Miracle Network. We are happy to report that it was very successful this year.

With your generosity we were able to raise \$1080.00. The credit union matched up to \$500.00 and the CO-OP Miracle Match was \$580.00. The total amount contributed was \$1,080.00. Thank you everyone for helping the children!



SHAZAM BOLT\$



SHAZAM BOLT\$ is a free app that allows you to set alerts for notification of certain transactions. You are also able to check your balance, find an ATM, and block or unlock your debit card if it is lost or stolen. You can find this app at the Apple App Store, Google Play or log into bolts.shazam.net. You can also call us for more information.

A NOTE FROM THE PRESIDENT'S DESK

This Newsletter coming out means we are now halfway through 2019. I hope everyone is having a great year. The renovation of the credit union lobby is almost complete. We are completing some signage updates and cleaning up some landscaping issues and we will be finished. If you have not seen the new look, we invite you to stop in and see the updated facility. We are very proud of how it looks and we think you will like it too.

I want to forward some information to you on **ways to improve your credit score**. The most important aspect of increasing and maintaining a high credit score is to make all of your loan payments on time. Another key component of a high credit score is your *"Credit Utilization Rate". This compares your credit limit on credit cards (or your Kwik Cash loan) to the balance you carry on your statement. According to John Ulzheimer, credit expert, and former employee of FICO and Experian, "The higher that ratio, the fewer points you're going to earn in that category and your scores are absolutely going to suffer". He says "In FICO's systems, less than 10% utilization is the optimal target".

Please do your best to use only a small portion of your credit limit, or make it a goal to reduce your balance on credit cards so your credit score may increase over time.

*SOURCE: Bankrate.com, April 28, 2019



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