



# Choice News

FIRST CHOICE CREDIT UNION'S QUARTERLY NEWSLETTER



WWW.FIRSTCHOICECREDITUNION.COM

OCTOBER 2020

## ANNUAL ACCOUNT VERIFICATION

Each year, First Choice Credit Union's Audit Committee conducts an account verification on all of our members accounts. This year, we are outsourcing this project, so you will notice some changes in the look of your statement, as well as the envelope it is being mailed in. Please rest assured that this is your First Choice Credit Union quarterly statement.

If you have any questions in regard to your statement, please forward all questions to our Audit Committee members of Myron Westphal at (715) 693-0860, Ron Koepke at (715)-384-2610 or Jeff Zondlo at (715)-387-2605.

**We will be closed on Thursday, November 26, 2020  
to celebrate Thanksgiving with our families.**



### [INTERNATIONAL CREDIT UNION DAY](#)

International Credit Union Day is October 15, 2020. Sign up at the Credit Union before October 15th, to register to win one of 40-\$20 cash prizes. The drawing will take place on October 15th at 8 AM. Stop at the Credit Union on the 17th and 18th and have a snack on us; and to see if you are one of the lucky winners. **Please note: 1 entry per person per visit to the Credit Union. No purchase necessary.**

### **Change in Terms Notice: Funds Availability Policy - Effective 7/1/2020**

The Funds Availability Policy describes your ability to withdraw funds from transaction accounts at First Choice Credit Union. In some cases, we will not make all the funds that you deposit by check available to you immediately. Depending on the type of check that you deposit, funds may not be available until the seventh business day after the day of deposit. However, a required statutory inflation adjustment has resulted in higher funds availability dollar amounts. As a result, we will make the first \$225.00 (increase from \$200.00) of your deposits available the next business day.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances: You are depositing to a new account; we believe a check you deposit will not be paid; you deposit checks totaling more than \$5,250.00 (increase from \$5,000.00) on any one day; you redeposit a check that has been returned unpaid; or you have overdrawn your account repeatedly in the last 6 months. Visit our website at [www.firstchoicecreditunion.com](http://www.firstchoicecreditunion.com) or call us at (715) 387-8405 to request our complete **Funds Availability Policy**.

# Bright Beginnings Coloring Contest

This month's Bright Beginnings account activity will be a Halloween Coloring Contest. Every entry dropped off will get to pick a surprise from our treasure chest. The contest starts October 1st and will end October 31st. We will be doing four age categories, 0-4 yrs., 5-7 yrs., 8-11 yrs., and 12 yrs. and up. There will be a 1st, 2nd, and 3rd place prize awarded for each age group. First place will receive \$10.00, second place will receive \$5.00, and third place will receive \$3.00. **Limit one entry per child.** *(No purchase necessary)*

***Bright Beginnings is a special savings account for our future savers at the Credit Union. This account has great incentives for kids to earn money and watch it grow as they deposit money into their savings account. Account holders can use the account from birth through their 18th birthday. Bright Beginners will receive a birthday card with a voucher for a \$2.00 deposit into their account, cash drawings, higher interest rates, no minimum balance, activities, saving incentives, coloring contests, games, and rewards for good grades (up to \$5.00 per semester).***



HAPPY  
HALLOWEEN

## Scorecard Cashback Reward

Attention all First Choice Credit Union Visa Credit Card Holders. Please watch your October credit card statement for your annual cashback credit. This credit is the Scorecard Cashback Reward from the past year of usage on your credit card. The more you spend, the more you will earn back in credit. There was no need to register for this product because every cardholder is automatically enrolled when you sign up for our credit card. If you are looking for a credit card that earns you cash back without any gimmicks, we have the credit card for you. Please stop in and fill out an application today. Enjoy your reward for being a cardholder and valuable member of First Choice Credit Union.

## Christmas Club

Christmas Club funds will be disbursed on November 2, 2020. If you wish to change how you will receive your Christmas Club money, please contact the credit union. You have the option to receive a check in the mail, or have it deposited into your savings or checking account. For those of you who don't have a Christmas Club account with us, it's not too late! Christmas can be a difficult time financially, and we would like to help you have a stress free holiday season. To open your account, please contact a member service rep. for details.

### ADDRESS UPDATES REQUESTED

Please double check your statement (or online account) to make sure that we have the most up to date address on file. We would also appreciate having your up to date phone number. You can email an address change request to [service@firstchoicecreditunion.com](mailto:service@firstchoicecreditunion.com) or call us at (715)-387-8405. Thank you!

## A NOTE FROM THE PRESIDENT'S DESK

As I am updating this note to you, it is a perfect fall day in central Wisconsin. It's a sunny, cloudless, blue sky and all appears right with the world. We want you to know that we are here to help you. We've been making quite a few vehicle loans, recreational vehicle loans, and camper loans. Our mortgage officers have been busy with refinances, home improvement loans, and home purchases. Rates are low and our officers are here to help you, so please call us if you need us.

Starting November 1<sup>st</sup>, 2020, through the end of 2020, we will be collecting non-perishable food items to do our part to help stock the community food pantries. We will be collecting the items in our lobby and donating the items to help support the Rotary Winter Wonderland food drive. If the spirit moves you and you can afford to help out, your donations will be greatly appreciated by those in need.

Rob Schulz



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