



Choice News

FIRST CHOICE CREDIT UNION'S QUARTERLY NEWSLETTER



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SEPTEMBER 30th, 2025

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. **Also the statement is printed on both sides of the paper.**

If you have any questions regarding your statement, please forward all questions to our Audit Committee members, Gerard Leonhard at (715) 897-7355, Ron Koepke at (715) 384-2610 or Tom Youngwith at (715)-384-4343.

**We will be closed on Thursday, November 27th, 2025
to celebrate Thanksgiving with our families.**



INTERNATIONAL CREDIT UNION DAY

International Credit Union Day is October 16th, 2025. Sign up at the Credit Union before October 16th to register to win one of 40-\$20 cash prizes. The drawing will take place October 16th at 8:00 AM. Stop at the Credit Union on the 16th or 17th 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.

SHAZAM DEBIT CARD HOLDERS

SHAZAM will contact you if they feel there is suspicious activity happening with your debit card. It is very important for you to answer their phone call or respond to their message.

Please add this phone number to your contacts so you recognize the phone number when it appears on your phone. (855-219-5399) Acknowledging this phone call or message may prevent further fraud on your account and/or having your card blocked from further use.

We also strongly recommend downloading the BRELLA app. This is an app that helps you monitor your debit card. This app allows you to turn your debit card off/on, check your balance, and set alerts for your debit card.

BRIGHT BEGINNINGS COLORING CONTEST

For the month of October, we will have 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).



CHRISTMAS CLUB

Christmas Club funds will be disbursed on November 3rd, 2025. If you wish to change how you will receive your Christmas Club money, please contact your Credit Union by October 24th, 2025. 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 mailing 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 or call us at (715) 387-8405. Thank you!

A NOTE FROM THE PRESIDENT'S DESK

I hope you all had a fun summer and were able to make some fun memories for you and your loved ones. As we move from summer to fall, I hope you enjoy the fall colors and festivities.

A strong credit score is one of the most valuable tools you can have. It can help you get lower rates on your loans, which saves you a lot of money. Unfortunately, many people struggle with their credit, either due to misinformation, or lack of guidance. A few things you can do to improve your score are to review your credit report. Experian, Equifax, and Transunion allow you to get one free report per year from AnnualCreditReport.com. This will help guide you in monitoring your score. Paying all of your bills on time is the most important factor in credit scoring models. Even one late payment can have a negative impact. It is also recommended to only use 30% or less of your available credit lines, like on your credit cards. A strong credit history demonstrates reliability to lenders. This takes time, patience, and deliberate effort, but it is an achievable goal. Avoid opening too many credit accounts. Multiple inquiries in a short time raise red flags, making you appear like you are dependent on credit. Negative marks on your report significantly lower your score. Resolving these accounts shows lenders you're serious about improving your financial habits. If you are having trouble making payments, call your lender to discuss the situation. I hope you find these tips helpful and useful.

If you have questions, please stop in or call us one of the lenders at (715)-387-8405.

Rob Schulz



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