

# COMMON SENSE



## FIRST CHOICE Community Credit Union, Inc.

804 Warren Ave.  
Niles, OH 44446  
Phone: 330-652-3887  
Toll Free: 1-855-734-6624  
Fax: 330-652-2681

### Our office hours are:

Monday: 7 AM - 4:30 PM  
Tuesday: 9 AM - 4:30 PM  
Wednesday: 7 AM - 4:30 PM  
Thursday: 6 AM - 4:30 PM  
Friday: 7 AM - 4:30 PM

[www.fccu.com](http://www.fccu.com)

*First Choice Community Credit Union is open to anyone who lives, works, worships, or attends school in Niles, Lordstown, Weathersfield, Girard, Howland, Cortland, or Champion.*




# New Year's Loan!

## \$1200

## 12 months

## 12.00% APR\*

\*Annual Percentage Rate. A loan amount of \$1,200 with 12% APR and term of 12 months would result in a monthly payment of approximately \$106.60. All rates are determined by personal credit score. Credit Life & Disability Insurance is available at a minimal cost to the member. All rates and promotions subject to change without notice.



## Tax Season is Prime Time for Scammers

Please be vigilant this tax season - it's prime time for scammers! Identity thieves are getting more sophisticated, and they use tax season to target victims. Be wary if you get an email, phone call or even a text from someone claiming to be from the IRS. They'll threaten you with some unpaid tax bill or claim to freeze your refund unless you confirm your social security number or provide account information. Always be cautious - no matter how official or legitimate the request appears. Scammers can now program the phone Caller ID so it appears to be a legitimate call. Emails contain a logo of your financial institution so it looks official. Always be cautious and don't give out personal information.

confirm your social security number or provide account information. Always be cautious - no matter how official or legitimate the request appears. Scammers can now program the phone Caller ID so it appears to be a legitimate call. Emails contain a logo of your financial institution so it looks official. Always be cautious and don't give out personal information.

## Holiday Closings


Monday, January 21  
Martin Luther King Day

Monday, February 18  
Presidents' Day



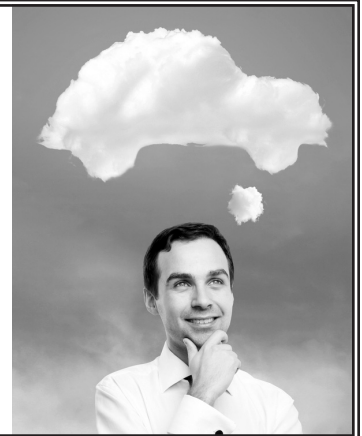
## The Becky Bowden Scholarship Applications Now Available

Every year, we're proud to offer The Becky Bowden Scholarship for seniors starting college in the Fall of 2019. Watch our next newsletter for all the details or visit our office for an application.



## Get a .50% Discount on Your Qualifying Car Loan Rate When You Apply for Pre-Approval

If a new or used car, truck, or motorcycle is in your plan this year, make us your first call! We're offering qualified members a .50% discount of your qualifying loan rate when you request pre-approval for a car loan. We offer competitive rates and flexible terms so we can find a payment that's right for you. When you request pre-approval, we'll let you know how much car you can afford as well as what your monthly payment will be. This gives you strong negotiating power when you visit the dealership. Want to take advantage of this great offer? Call us today to ask about pre-approval for your vehicle loan!



## Debit Card Transactions Will Post LIVE Starting in January

When you currently use your First Choice Debit Card, we use "batch" posting. This means that once a day, all transactions are transmitted to the credit union. **Example:** If you have \$500 in your checking account, and you go to the grocery store and spend \$350, you can go to the ATM and your balance would still be \$500. (*Because the "batch" hasn't been processed yet.*)

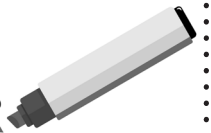
**Starting later this month, we'll be moving to LIVE posting. This means that transactions are posted as they occur.**

**Example:** If you have \$500 in your checking account, and you go to the grocery store and spend \$350, you can go to the ATM and your balance will be \$150. (*Because the transaction is posted LIVE as it happens.*)

With this change, we encourage members to monitor their activity and ensure the available funds are in their account as you use your Debit Card. If you have any questions, please feel free to call us and we'll be happy to explain it to you.

1098 and 1099 information will be mailed directly to you by the end of January 2019.

## REMEMBER



### Did you fund your IRA?

The deadline this year is April 15, 2019 to open or contribute to an IRA for tax benefits on your 2018 tax return.

**Call us for more information.**



## THANK YOU

For using your Credit Union!

## Manage Your Account by Phone

Did you know you can manage and review your credit union account information with your phone?

Enroll in E-Banking at First Choice Community Credit Union, and you'll have secure access to your credit union accounts from your Smartphone.

To enroll in E-Banking, please call us and we'll be happy to give you directions for enrollment!



## Leaving Town?

For security purposes, FCCCU debit cards are authorized to use only in certain geographic areas. If you are planning to travel out of northeastern Ohio any time this year, (even to other parts of Ohio) we encourage to please let us know. We can then ensure that your debit card is authorized for use at your destination and we can avoid any problems for you when travelling.

