



FIRSTENERGY CHOICE Federal Credit Union

Headquartered in Greensburg, PA

THIRD QUARTER 2017

1.99% APR* Car/Truck Loan (Swap & Drop)

Transfer your existing car or truck loan from another financial institution and upon approval you will receive a rate of 1.99% APR* (2.49% APR* without direct deposit loan payment discount) for up to the remaining term of the existing loan to a maximum of 84 months. Transferred loan amount cannot be more than 100% of Car/Truck's NADA Retail Value on model years 2010 or newer. Offer runs through 9/30/2017.

EXAMPLE OF POTENTIAL SAVINGS: Save approximately \$1,674 in interest by refinancing your existing \$25,000, 5-year Car/Truck loan that has a rate of 5.00% APR* at another financial institution with FE Choice FCU at 2.49% APR* over a 5-year term. Save an additional \$418 and **reduce your rate to 1.99% APR* with direct deposit loan payments for a total approximate savings of \$2,092.**

GAP coverage and Debt Protection for Life, Disability, and Involuntary Unemployment are also available on most Car/Truck loans. Apply online at <http://www.fechoice.com/applications/default.asp> or call our office to obtain a paper application.

If you would like to borrow more than your existing loan balance, up to 100% of the Car/Truck's NADA Retail Value, or if you would like to borrow for a longer term than the remaining term on your existing loan, please see our loan rates and terms on page 4.

*APR=Annual Percentage Rate.

Zero APR* Versus Dealer Cash Rebate With FE Choice FCU Vehicle Loan

When purchasing a vehicle, you sometimes have a choice between zero APR* financing or a cash rebate. If you qualify for zero APR*, you may want to figure out if the amount of the rebate would be greater than the amount of the interest expense of a Credit Union loan. If so, you may want a loan through the Credit Union.

If the APR* financing at the car dealership is a low APR* in lieu of a cash rebate, you may want to figure out the amount of the interest expense of a Credit Union loan (the loan amount would be reduced by a cash rebate). You could add the amount of the loan plus the interest to be paid on the loan. You could compare that amount to the amount of interest on the dealership loan (not reduced by a cash rebate). You may find you want a loan through the Credit Union.

Feel free to speak with a Credit Union Member Service Representative to process some calculations for you.

FIRSTENERGY CHOICE Federal Credit Union

161 Old Route 30, Suite 2
Greensburg, PA 15601

www.fechoice.com

Email: fechoice@fechoice.com

Phone: 724-830-5984 or

Toll-Free: 888-462-2328 or

Fax: 724-830-5129

ABA (Routing & Transit) # 243381764

Office Hours:

Monday - Thursday 8:00 AM - 4:00 PM

Friday 8:00 AM - 5:30 PM

Member Account Verification

Member account verifications will be conducted in July 2017. Supervisory Committee Chairperson, Lisa Wolfe is requesting that members please review all account balances on your 6/30/2017 member account statement. If you have a FirstEnergy Choice FCU Visa credit card, please also review the balance on your 7/1/2017 credit card statement. If you discover a discrepancy, please write to our independent auditor, A. Walter, CU Auditing Services LLC, PO Box 184, Forbes Road, PA 15633. Please do not send payments, deposits, or any other correspondence to this auditor's address.

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PRIVACY NOTICE

FirstEnergy Choice Federal Credit Union's Privacy Notice describes our policy and practices concerning the personal information we collect and disclose about our members. It also includes information about third parties who may receive personal and nonpublic information from us as we conduct the business of the Credit Union.

What Information We Collect...We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms.
- Information about your transactions with us.
- Information obtained when verifying the information you provide us. This information may be obtained from your current or past employers or from other financial institutions where you conduct transactions, credit reporting agencies, and other sources.

We may disclose all of the information we collect, as permitted by law.

What Information We Disclose...We may disclose nonpublic personal information about you to help us in providing services to members and, as permitted or required by law, to the following types of third parties:

- Financial service providers such as insurance companies.
- Non-financial companies such as consumer reporting agencies, data processors, check printers, plastic card processors, and government agencies.

To Whom We Disclose Information...

In order for us to conduct the business of the Credit Union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may continue to provide our members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. To protect our member's privacy, we only work with companies that agree in writing to maintain strong confidentiality protections and limit the use of the information we provide. We do not permit these companies to sell the information to other third parties. If you terminate your membership with FirstEnergy Choice Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

What Members Can Do To Help...

FirstEnergy Choice Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, personal identification numbers (PINs), and passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, Social Security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the Credit Union and asks for your account number, be aware that official Credit Union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your mailing address, telephone numbers or email address change, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.
- It is suggested that you do not surf other internet sites during your online home banking or loan application sessions. Also, log out of home banking and/or the loan application system before surfing other sites.
- Review your account statements as soon as possible after receiving them. Contact us immediately regarding any discrepancies.

Let us know if you have any questions concerning this notice, or your account, or any services we provide. Please do not hesitate to contact us. We are here to serve you!

Savings and Investment Rates

Share Savings and Christmas Club Accounts.....**0.10% APY****

Individual Retirement Accounts (IRA Savings).....**0.25% APY****

Rates are effective 7/1/2017

Share and IRA Certificates

are available with 3 month, 6 month, 1 year, 2 year, 3 year, 4 year and 5 year terms.

Members can call the Credit Union for current rates or view online at www.fechoice.com/ASP/rates.asp.

Privacy Awareness

For valuable information in regards to protecting your privacy, safeguarding your information online, preventing and responding to identity theft, avoiding social engineering and phishing attacks, and numerous other tips, members may visit the official website of the Department of Homeland Security at <https://www.us-cert.gov/ncas/tips>. These tips describe and offer advice about common security issues for non-technical computer users.

Home Banking Enhancements

At some time during the 3rd Quarter 2017, Home Banking users will observe several enhancements that are being made to the online product. They are:

- Removal of site image and secret phrase from several pages
- Ability to enter Login ID and Password simultaneously on the Secure Log On window
- Removal of "Login as a different user" link
- MFA re-authentication on several types of transfer transactions

See our website, www.fechoice.com and the Secure Home Banking Log On site for more details as the information becomes available to the Credit Union.

Annual Meeting

On April 28, 2017, FirstEnergy Choice Federal Credit Union conducted its 82nd Annual Meeting at the Ramada Hotel and Conference Center in Greensburg, PA. Thanks to everyone who attended. Following are the members of your Board, Credit Committee and Supervisory Committee:

Board of Directors

Yvonne J. Phillips - Chairperson
Michael G. Phillips - Vice Chairperson
Brenda M. Dils - Chief Financial Officer
Brenda D. Trout - Recording Officer
David K. Friend - Director
Heather M. Krall - Director
Cynthia A. Menhorn - Director
Diane L. Momeyer - Director
John L. Munsch - Director

Credit Committee

Thomas A. Trout - Chairperson
Diane L. Momeyer
Marcia S. Sass

Supervisory Committee

Lisa A. Wolfe - Chairperson
Daniel E. Ankney
Timothy J. Black
Thomas H. Sonnet

Credit Union Office Closures

Independence Day

Tuesday, July 4, 2017 - closed

Labor Day

Monday, September 4, 2017 - closed

Recognition

As many of you know, FirstEnergy Choice Federal Credit Union's Board of Directors and Committees are composed of volunteers. We thank them for their dedication and would like to specifically thank the following volunteer for his milestone years of service:

Dave Friend – 20 Years – Board of Directors

The Credit Union would also like to recognize the commitment of the Credit Union staff and thank the following personnel for their dedicated years of service:

Marc Lehman – 10 Years – Accountant
Debbie Collins – 5 Years – Information Systems & Compliance Manager

Christmas Club

September 30, 2017 is the last day to deposit into your current year's Christmas Club account. After this date, dividends will post and then funds in this account will automatically be transferred into your share account. The new Christmas Club for 2017/2018 will begin October 1, 2017. If you have your club account set up through direct deposit, the deposits will automatically continue.

*Rates available to FirstEnergy Choice Federal Credit Union members only.
Rates subject to change, call the Credit Union for the latest rates.*

*APR=Annual Percentage Rate **APY=Annual Percentage Yield



Equal Opportunity LENDER



**MOTORCYCLE/
ATV/UTV/RV
LOANS
AS LOW AS
4.74% APR***



1.99% APR* Car/Truck Loan Swap & Interest Rate Drop

1.99% APR* Swap & Interest Rate Drop can save money on refinanced cars/trucks. Rates as low as 1.99% APR* are available on eligible car/truck loans refinanced from another financial institution. See page 1 of the Newsletter or contact the Credit Union office for more details.



**FIXED RATE,
CLOSED-END
HOME EQUITY
LOANS⁺
AS LOW AS
3.74% APR***

Pay off an existing higher rate loan that you have with another financial institution with the possibility of borrowing additional funds, or take out a new loan!

Members can borrow up to the NADA Retail Value of any paid off vehicle for quick money to meet any need.

CAR/TRUCK: Never titled: 100% market value; Previously titled: 100% of retail value	APR*	HOME EQUITY Fixed Rate, Closed End⁺ (80% of value less encumbrances/liens)	APR*
2010 and newer models - up to 3 year term	1.99	- up to 5 year term	3.74
2016 and newer models - over 3 year, up to 6 year term	2.74	- over 5 year, up to 10 year term	4.49
2015 models - over 3 year, up to 5 year term	2.74	- over 10 year, up to 15 year term	5.24
2014 models - over 3 year, up to 4 year term	2.74	HOME EQUITY Fixed Rate, Closed End⁺ (90% of value less encumbrances/liens)	APR*
VEHICLE: Collectible, Luxury & Exotic: 100% of "good" market value as listed in Black Book [®] CPI [®] publication - up to 5 year term	2.74	- up to 5 year term	4.24
		- over 5 year, up to 10 year term	5.24
		- over 10 year, up to 15 year term	5.99
MOTORCYCLE/ATV/UTV: Never titled: 100% market value; Previously titled: 100% of retail value	APR*	HOME EQUITY Line of Credit, Fixed Rate⁺ up to 15 year term	APR*
2016 and newer models - up to 6 year term	4.74	- 80% of value less encumbrances/liens	7.75
2015 models - up to 5 year term	4.74	- 90% of value less encumbrances/liens	8.25
2014 models - up to 4 year term	4.74	HOME EQUITY Line of Credit, Variable Rate⁺ - 80% of value less encumbrances/liens - up to 15 year term	5.00
2010-2013 models - up to 3 year term	4.74		
RECREATIONAL VEHICLE: Never titled: 100% market value; Previously titled: 100% of retail value	APR*	SIGNATURE (Unsecured)	APR*
2016 and newer models - up to 10 year term	4.74	- up to 1 year term	7.24
2015 models - up to 9 year term	4.74	- over 1 year, up to 4 year term	9.24
2014 models - up to 8 year term	4.74	- over 4 year, up to 5 year term	9.49
2013 models - up to 7 year term	4.74	SHARE SECURED - up to 5 year term	2.99
2012 models - up to 6 year term	4.74		
VISA CREDIT CARD with ScoreCard[®] Reward Bonus Points for purchases (Rate includes purchases, cash advances and balance transfers)	8.90	SHARE CERTIFICATE - 2.5% over the certificate rate for the same remaining term	

APR=ANNUAL PERCENTAGE RATE on loans which reflect a 0.50% APR reduction for making loan payments with direct deposit. Your rate will increase 0.50% APR* if you discontinue direct deposit payments. To calculate the loan payment amount, increase the loan rates listed above by 0.50% APR*. These increased rates apply to the payment amount; however, interest is charged at the loan rates listed above. The direct deposit discount does not apply to Visa Credit Card accounts.

⁺ Existing FIRSTENERGY CHOICE Federal CU closed-end home equity loans and home equity line of credit loans may be refinanced with additional new money of at least \$5,000 over the outstanding loan balance at the date the loan application is received. **If new money is \$10,000 or more, the Credit Union will waive \$480 of the settlement fees.** If new money is less than \$10,000, settlement fees will be charged. Member will be charged for fees incurred by the Credit Union when applying for a home equity loan within three months of closing another home equity loan on the same property at the Credit Union. Variable Home Equity Line of Credit Rate is based on the 3-month Treasury Bill plus 3.50% and in no event will this rate be lower than 5.00% APR*.

Rates are effective 7/1/2017 and are subject to change without notice while certain restrictions may apply.

Apply today for loans and Visa Credit Card on our website, www.fechoice.com/applications/default.asp or call our office to obtain an application.