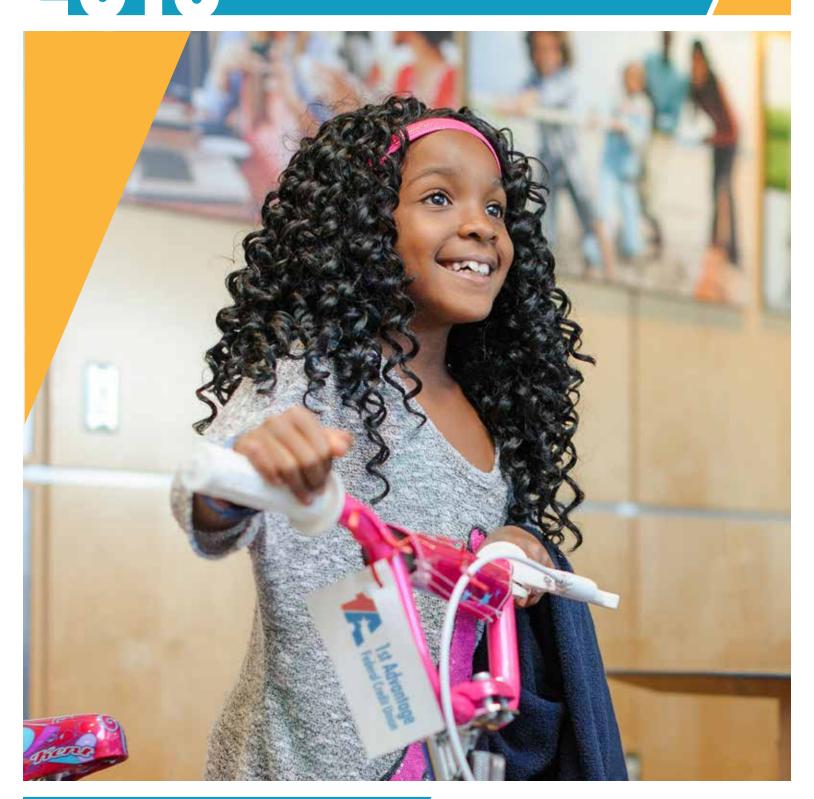
Community Involvement Report







Commitment to our Communities

Our passion for serving extends beyond financial products. At 1st Advantage, we take great pride in uplifting our neighbors by supporting local nonprofit organizations through donations, scholarships, and by volunteering.

We are honored to provide this overview of the activities and groups

1st Advantage supported in 2016. This report celebrates our commitment and dedication to our local community.

Investing In Our Local Community



31% Education

1st Advantage is deeply committed to increasing access to educational resources for the benefit of our entire community. We recognize that an investment in education is an investment in our future.

29% Community Outreach & Emergency Services

By helping provide access to needed resources, we are enabling local families to enjoy a better quality of life.

15% Economic & Cultural Initiatives

1st Advantage is proud to support the many economic and cultural initiatives that help our community prosper. By helping create a self-reliant and diverse community, we all benefit.

25% Military & Civic Organizations

Founded as Fort Eustis Federal Credit Union in 1951, 1st Advantage has a proud legacy of supporting our military community. We also partner with local civic organizations that provide needed military-friendly resources.

Making a Difference

2,207
Small Personal Loans

The amount may be small but these loans for \$1,000 or less have a large impact on improving an individual's quality of life.

5,220
Loans to Credit Challenged Individuals

Lending decisions are made beyond credit score. 1st Advantage helps individuals that are credit challenged or who have no established credit history gain access to affordable credit.

Military Support

- ► Operation Homefront Back-to-School Brigade
- Solider of the Quarter
- ► Transportation Museum Foundation
- Warrior Run
- ► Held financial and auto buying seminars reaching over 150 active duty service members



Operation School Supplies

New in 2016, 1st Advantage partnered with WAVY-TV 10 for their annual Operation School Supply drive. This annual effort helps collect school supplies for local students in need. 1st Advantage along with other community partners, helped collect over 50,000 school supplies during the month-long drive.



Coats for Families

1st Advantage once again partnered with WAVY-TV 10 to help keep Hampton Roads warm during the winter. Coats for Families is an annual effort that provides new or gently used coats to those in need from the Southside to the Peninsula. The coats were collected, professionally cleaned and then given to those in need through two distribution events. 1st Advantage, along with other community partners, helped collect nearly 10,000 coats during the three-month drive.



Stuff the Bus

1st Advantage partnered with Z104 to help Stuff the Bus! This annual event celebrated its 11th year collecting toys for local children in need. Radio personality, Shaggy spent over 100 hours gathering toys at various drop off locations in an effort to ensure every child in Hampton Roads has a gift during the holiday season.





Boys & Girls Club

Hal Smith

President & CEO Boys & Girls Club

On behalf of Boys & Girls Clubs of the Virginia Peninsula, we appreciate the partnership and opportunities provided by 1st Advantage. We rely on cross-sector partners to provide unique opportunities and experiences for our members, and the day that 16 kids walked into a standing, applauding crowd of 1st Advantage employees to receive a brand new bike will be a warm memory for each of those kids for the rest of their lives. Your support ensures we can provide positive, life-changing programs and opportunities for our members, so thank you!

A Day of Service: October 10, 2016

While most financial institutions are closed on the Columbus Day holiday, over 200 1st Advantage colleagues were hard at work assisting local non-profit organizations in our community.

1st Advantage accomplishments:

- Donated 5,029 pounds of food and \$950 to the Foodbank of the Virginia Peninsula, the equivalent of 8,000 meals to help fight hunger in our local community. Colleagues also created over 1,700 inspirational cards to include in meal bags.
- Created 135 surgery bears for Children's Hospital of the King's Daughters patients
- ▶ Raised \$1,920 and created 250 hearts for Hearts of Hope
- Assembled and donated 23 bicycles for the Boys and Girls Club of the Virginia Peninsula
- Made 103 blanket wraps for Ivy Baptist Church Homeless Ministry
- Collected 78 lbs. of food, 155 lbs. of newspaper and 228 additional items for the Peninsula SPCA
- Gave 23 units of blood for the American Red Cross
- Assembled 825 Alzheimer's flowers and created 86 inspirational cards for the Alzheimer's Association
- Assembled 138 informational packets for the York Foundation for Public Education, Inc.



















Community Engagement Highlights

Volunteering

1st Advantage colleagues generously give their time to volunteer in the local community. From coaching youth to serving as board members, hundreds of hours have been donated this past year.

Senior Gifts

1st Advantage colleagues have adopted over 50 local senior citizens during the holidays. By fulfilling simple wish list items, colleagues were able to help the holiday's shine a little brighter.

Scholarships

1st Advantage provided \$10,000 in educational scholarships to local high school seniors in 2016.

Meeting Space

1st Advantage hosted 26 meetings for local nonprofit organizations by providing free meeting space and light refreshments throughout the year.

Financial Education

In 2016, 1st Advantage held 28 financial education seminars reaching over 720 students and community members.

Natasha House

Classes were held at the Natasha House reaching over 40 residents. Topics included: budgeting, how to balance a checkbook and financial education.

Safety Town

Over 200 children attended Safety Town to learn various aspects of life safety through hands-on and interactive experiences. This course is designed to help reduce the chance of serious injury.







Alzheimer's Team

1st Advantage supported the Alzheimer's Association through various fundraisers and a Walk to End Alzheimer's colleague team, donating over \$4,400. The Peninsula walk kickoff was also hosted at our corporate headquarters along with bank night where teams were able to drop off their fundraising money. The building was illuminated with purple lights for both events to show support for the cause.

Relay for Life

1st Advantage supported Relay for Life through dress downs and various fundraisers throughout the year, raising over \$1,500.

An Achievable Dream

1st Advantage donated \$15,250 to An Achievable Dream, a nationally recognized K-12 program dedicated to the belief that all children can learn and succeed regardless of their socioeconomic background.

Foodbank

1st Advantage colleagues participated in fooddrives, structure contests and fundraisers that helped provide over 8,000 meals to the Virginia Peninsula Foodbank.

Mortgage Education

1st Time Home Buyers Education seminars were hosted and over 60 community members attended.

YMCA Bright Beginnings

1st Advantage supported the YMCA Bright Beginnings program. Colleagues also helped the children shop for new school clothes at the event.

SPCA Newspaper

Over 600 pounds of newspapers were donated to the Peninsula SPCA.

March of Dimes

1st Advantage sponsored the March of Dimes Signature Chef Auction event. This annual event features local culinary talent and their collection of signature dishes in support of the March of Dimes.

American Pride Involvement

1st Advantage is a proud supporter of American Pride's Family Service Day. Family Service Day provides single mothers and spouses of deployed service members, no-cost automobile repairs and maintenance.



Virginia Peninsula Foodbank

Donna Tighe Community Relations Manager

The 1st Aide Day speaks to the core values of how the associates and the company are dedicated and committed to making a positive impact in their community. It's a true testament of a team coming together and embracing their community, helping to make life healthier for those who struggle with hunger. The Virginia Peninsula Foodbank is grateful for the partnership with 1st Advantage Federal Credit Union, who are instrumental in helping us achieve our mission for a hunger free community.

Volunteer Board of Directors



Tom O. Cameron *Chairman*



Sylvester McClellan Vice Chairman



Laurence Smail Treasurer



Brenda B. Dawson Secretary



Paul J. Adamo (LTC, USA Ret) *Director*



Barbara Ballard Director



Melissa Gutridge *Director*



Larry Tonneson *Director*



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Fred E. Blough Director Emeritus

Blair E. Smith (LTC, USA Ret) Director Emeritus

Betty L. Wiggins Director Emeritus



Paul W. Muse President/CEO

Supervisory Committee

Sylvester McClellan Chairman

Julie Phelps

William Ramsey

CHEST STREET







2016 Awards

Best of Readers' Choice Awards, Coastal Virginia Magazine
Best Financial Institution, Daily Press Choice Awards
Best Financial Institution, the Virginia Gazette's Best of Williamsburg Contest

Branch Locations

Gloucester

6511 G. Wash. Mem. Hwy.

Hampton

5003 W. Mercury Blvd. 2014 Coliseum Dr.

Newport News

1317 Patton Ave. (Joint Base Langley-Eustis) 12891 Jefferson Ave. 12490 Warwick Blvd., Ste. B

Richmond

1201 Broad Rock Blvd. (McGuire VA Med. Ctr.)

Williamsburg

224 Commons Way 4800 Courthouse St. 400 Sentara Cir., Ste. 102 (Sentara Wmbg. Med. Ctr.)

Yorktown

110 Cybernetics Way 6035 G. Wash. Mem. Hwy. 200 Main Road, Building 1822 (Naval Weapons Station)







