



CELEBRATING 75 YEARS!

SPRING 2026 NEWSLETTER



Celebrating 75 Years of Serving You

This year, 1st Advantage proudly celebrates 75 years of serving our local community. Since 1951, our mission has remained the same—helping our members build stronger financial futures through trust, service, and meaningful relationships.

To celebrate this milestone, we're excited to roll out a few special anniversary promotions as our way of saying thank you for being part of our story.

Refer a Friend Bonus — Now \$75*

You and your friends can each **earn \$75* when you refer someone** to open a new 1st Advantage checking account and they meet the qualifications. To receive the bonus, the new member must complete the following within the first 60 days of opening their 1st Advantage Checking Account:

- ▶ Enroll in eStatements
- ▶ Set up a recurring direct deposit
- ▶ Spend \$200 or more using their 1st Advantage Debit Mastercard

\$200[^] Checking Account Offer

Earn \$200[^] when you open your first checking account with 1st Advantage and **use promo code CHECKING200**. Choose from Preferred Checking, Premier Checking, or Free Advantage Checking — then complete the following requirements:

- ▶ Be a new checking member (no existing 1st Advantage checking account)
- ▶ Enroll in eStatements
- ▶ Set up a recurring direct deposit
- ▶ Spend \$200 or more using your 1st Advantage Debit Mastercard within the first 60 days of opening

Best Part? You Can Earn Both Incentives!

You can receive **both** the Refer-a-Friend bonus **and** the \$200 checking incentive — earning a total of **\$275** in rewards.

Thank you for being part of our 75-year legacy. We're honored to serve you today and look forward to many more years of growing together.

*View the full terms and conditions for this offer at 1stAdvantage.org/Refer

[^]To be eligible for the \$200 cash bonus, you must not currently have a checking account with 1st Advantage, open a Premier, Preferred, or Free Advantage Checking Account, use promo code CHECKING200 at account opening, sign up for eStatements, have one monthly recurring direct deposit going into your Checking Account, and spend \$200 or more using your 1st Advantage Debit Mastercard within 60 days of account opening. The account must remain open and in good standing for 90 days. If new account is closed within the first 90 days, there is a \$15 early closing fee. Account will be reviewed once during a 60-90 day period to qualify for incentive. Incentive will be credited to the checking account 60-90 days after opening. This is a limited time offer and 1st Advantage reserves the right to cancel the promotion without notice.



Scan the QR Code or visit
1stAdvantage.org/75Years

74th Annual Meeting

Join us as we look back at the previous business year and discuss upcoming plans for the Credit Union.

Thursday, May 7, 2026

Live broadcast begins at 1:00 p.m., or attend in-person at our Kiln Creek branch in Yorktown.

View meeting details at 1stAdvantage.org/AnnualMeeting

Share Your 1st Advantage Story

As we celebrate 75 years of serving our community, we're reflecting on what truly makes 1st Advantage special — our members.

From first cars to first homes, financial challenges to new beginnings, your stories are the reason we do what we do.

We'd love to hear how 1st Advantage has made a difference in your life. Share your story using the link below and help us celebrate this milestone together.



Scan the QR Code to share your story.

Safeguard Your Sensitive Information

Our social interactions and business transactions are becoming more digital, meaning identity theft is a serious concern everywhere. There's no way to avoid the threat of ID theft completely, but there are ways to protect yourself.

Preventing fraud starts by requesting your credit report every year through AnnualCreditReport.com, as allowed by the Fair Credit Reporting Act. Analyze it to make sure all of the information about your active and closed accounts are accurate. If you see anything troubling or suspicious, report it immediately to the credit bureaus.

Be vigilant about your account activity and follow these guidelines to safeguard your personal information. If you believe your 1st Advantage account has been compromised, call us immediately at 757-877-2444.

1A Insurance Services

Whether you're preparing to buy a new home, purchasing a new vehicle, or simply shopping around -- we're here to help!

- ▶ Homeowners Insurance
- ▶ Auto Insurance
- ▶ Flood Insurance
- ▶ Umbrella Insurance
- ▶ Renters Insurance
- ▶ Condo Insurance
- ▶ Motorcycle Insurance
- ▶ Boat Insurance



Contact Us today!

1stAdvantage.org/Insurance

757-872-7734



Branch Closings

Memorial Day - Monday, May 25, 2026

Juneteenth - Friday, June 19, 2026

Independence Day - Friday, July 3 & Saturday, July 4, 2026

Federally Insured by NCUA

