



THE ROAD TO SAVINGS STARTS HERE

SUMMER 2026 NEWSLETTER



Your Next Auto Loan With Us Comes With a Bonus

Ready to roll into a great deal? Finance your next vehicle with us and you could score **up to a \$500* cash bonus**. Or, if you love your car but not your rate, our auto refi special has your back. The loan process is quick and easy, and you can complete everything from start to finish on your smartphone or computer. With all of our auto specials, receive **90 days** with no payments**.



Get Started Today!
Scan to Learn More!

*Receive a cash bonus when you finance a new, used, or refinanced auto loan with 1st Advantage. Cash bonuses are based on loan amount as follows: \$100 for loan amounts of \$5,000 to \$14,999.99; \$200 for loan amounts of \$15,000 to \$29,999.99; \$300 for loan amounts of \$30,000 to \$44,999.99; \$400 for loan amounts of \$45,000 to \$74,999.99; and \$500 for loan amounts of \$75,000 or more. Minimum loan amount must be over \$5,000 to qualify for this offer. Only one incentive paid per loan, and funds will be credited to the primary applicant's savings account between 60-90 days of the loan funding date. Existing 1st Advantage loans are not eligible for this offer. Contact 1st Advantage for full details.

**No payments for 90 days on approved and funded loans, restrictions apply. Offer available for a limited time.

1st Advantage Awards \$12,000 in Scholarships

Congratulations to all of our 2026 scholarship winners. Each scholarship winner received \$3,000 to help fund their continued education.

- ▶ Ella W. - Mathews High School
- ▶ Tyler P. - Woodside High School
- ▶ Alexandria H. - York High School
- ▶ Christian L. - Lancaster High School
- ▶ Anna R. - Richmond Community High School



What members are saying!

The staff are people-oriented and make banking easy for members. Each time I visit, I'm greeted as if I am a member of the family. The way you operate, I'm sure you'll be around for another 75 years.

Martin F.
Member since 1980s

Branch Closings

Labor Day - Monday, September 7, 2026

Columbus Day - Monday, October 12, 2026

Important Security Reminder: Protect Your Personal Information

As a reminder, 1st Advantage will never contact you and ask for your social security number, account numbers, debit and credit card details, 1st Advantage Verification alert code or online banking credentials through email, text, or over the phone. 1st Advantage will also never direct you to transfer funds from your account to an external account to “protect your funds”. Please keep your sensitive information safe and do not give it out. If you are contacted and concerned, please call us directly at 757-877-2444.

Call for Nominations

The Nominating Committee is now seeking candidates to serve on 1st Advantage’s Board of Directors. These volunteers govern 1st Advantage and work for the memberships’ best interest. The members of 1st Advantage elect the volunteer Board of Directors. Candidates must be primary account holders, 18 years or older with accounts in good standing and be able to attend regular monthly board meetings along with special meetings throughout the year.

If you are interested, send a letter or resume containing your qualifications and biographical information by October 2, 2026 to:

1st Advantage Federal Credit Union
Board of Directors Nominating Committee
P.O. Box 2116 Newport News, VA 23609-0116

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

Use your 1st Advantage Mastercard® for the chance to win up to \$7,500*

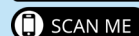
From **July 1 - September 30, 2026**, 1st Advantage is marking our **75th Anniversary** with an unforgettable giveaway. All you have to do is make an eligible purchase with your 1st Advantage Mastercard® and you’ll automatically be entered into the sweepstakes.* Every swipe, tap, and online purchase counts — whether you’re using your 1st Advantage Debit, Credit, or Business Mastercard®.

Swipe for a Chance to Win these Prizes

- ▶ 1 winner each month: \$750 Mastercard prepaid® card
- ▶ 25 winners each month: \$75 Mastercard prepaid® card
- ▶ 1 grand prize winner: \$7,500 Mastercard prepaid® card



Scan the QR Code for more details!



*NO PURCHASE NECESSARY. Void in NY, FL, RI & where prohibited. Ends 9/30/26. Open to legal permanent residents that are physically located in one of the 50 U.S. or DC (excluding NY, FL & RI) who are legal age of majority at time/date of entry. To enter without a 1st Advantage Mastercard or making a purchase, hand print your name, mailing address, telephone, e-mail, date of birth and the words “1st Advantage Federal Credit Union Sweepstakes” on a plain 3” x 5” paper and mail it in a sealed, stamped and hand printed #10 envelope to: 1st Advantage Federal Credit Union Sweepstakes, 211 Greenwood Ave. 2-2, Promo 514, Bethel, CT 06801. See Official Rules for complete details at 1stAdvantage.org/Sweepstakes. Sponsored by 1st Advantage Federal Credit Union.

Federally
Insured by
NCUA

