

CONSOLIDATE, SAVE & GET BACK ON TRACK!

WINTER 2026 NEWSLETTER



Consolidate your debt and take advantage of this limited time offer! Get 1.99% APR* on all balance transfers for 12 months; then 11.50% APR* to 17.95% APR* applies. Stop paying high rates and payments on other credit cards. Transfer your high-rate balances to your 1st Advantage Credit Mastercard and start saving! Offer ends March 31, 2026.

Don't have a 1st Advantage Credit Mastercard?

Applying for a 1st Advantage Mastercard is quick and easy! If you choose one of our Rewards cards, you will earn unlimited cashback[^]. Plus, cashing in on your cash back is a breeze!



Balance Transfer Special

Enjoy
1.99% APR*
for 12 Months

As low as
11.50% APR*
variable thereafter

\$0 Balance Transfer Fees!

Get Started Today!
757-877-2444
1stAdvantage.org/BalanceTransfer



SCAN ME

* Annual Percentage Rate = APR. Introductory rate of 1.99% for 12 months from date of balance transfer then the standard APR applies. Intro Balance Transfer APR is 1.99% for 12 months from date of transfer, for transfers under this offer that post to your account from November 1, 2025 to March 31, 2026, then the standard APR applies. APR: 11.50% variable to 17.95% variable, based on your creditworthiness. Variable APRs will vary with the market based on the Prime Rate. Balance transfer fee: 0%. Annual Fee: None. Rates as of November 1, 2025. 1st Advantage reserves the right to cancel this promotion at any time. Contact 1st Advantage for details. ^ Mastercard Rewards cardholders will receive 2% cash back in select bonus categories and 1% cash back on all other purchases. 2% cash back category changes quarterly. See Terms and Conditions for full program and service details. To learn more about Zero Liability, visit mastercard.com/zeroliability. Contact your 1st Advantage for complete coverage terms and conditions. Applicable to U.S. Cardholders only. Valid for 1st Advantage Mastercard. Refer to 1stAdvantage.org/Rewards for details.



Making a Difference: 2025 Community Day Recap

The 19th annual 1st Advantage Community Day was a resounding success!

Each year, our team steps away from their desks and into the community to volunteer their time and energy in support of local organizations and causes that make a difference. Community Day is more than just a day of service — it's a reflection of our deep commitment to helping our neighbors and strengthening the communities we proudly serve.

This year, nearly 200 1st Advantage colleagues worked on 18 projects, partnering with incredible organizations to support military families, hospice organizations, food pantries, community programs, and more. The energy, compassion, and teamwork shown throughout the day truly embodied what it means to live the credit union philosophy of People Helping People.

Join us in celebrating the impact made possible when we all come together for good.

Scan the QR code for more details about Community Day!



SCAN ME



Telephone Scams

Many of us receive a steady flow of unsolicited calls every day, sales promotions, wrong numbers or some other type of offer. Phone calls remain a tried and true method for scammers to solicit information.

One of the most popular unexpected contact scams includes banking impersonations. Cybercriminals will make contact from a number that appears to be from your financial institution, claiming that they have suspended your account due to unusual activity or need debit or credit card details to confirm purchases. Before taking action, consider whether it makes sense that you're getting this call or text. Ask yourself questions like:

- ▶ Is this how 1st Advantage would typically contact you when unusual activity is detected?
- ▶ When was the last time you checked your bank account?

If you don't stop and think, you may give cybercriminals exactly what they want. Tips to protect against similar scams:

- ▶ Never provide account data or personal info in response to a cold call.
- ▶ Don't rely solely on caller ID – hang up and call a legitimate number you have used in the past.
- ▶ Be wary of a message or caller insisting that you take immediate action.

2026 Annual Directors' Scholarships

1st Advantage will award four \$3,000 scholarships at our Annual Meeting in May. These scholarships are open to dependents of 1st Advantage members that are high school seniors. The deadline to submit your scholarship application is April 1, 2026.

Visit any 1st Advantage branch or 1stAdvantage.org/Scholarship to apply today.

Help Maximize Your Tax Savings with an IRA

Open or contribute to an IRA before the tax deadline to save on taxes.

Contact us today to schedule a complimentary, no-obligation appointment to discuss if an IRA is right for you.



Albert Haskins
Senior Financial Advisor



Aislinn Hammonds-Cowger
Operations Specialist



Preston Ivey
Director of Investment Services, Financial Advisor



Sam Mickelborough
Financial Advisor



Alan Witt
Financial Advisor



Contact us Today!
757-866-3369

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Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Save the Date: Annual Meeting

Join us on **Thursday, May 7, 2026** for our Annual Meeting! We'll share updates, highlights, and what's ahead. More details coming soon.



Branch Closings

Martin Luther King Jr. Day
Monday, January 19, 2026

Presidents' Day
Monday, February 16, 2026



2026 Board of Directors Nominees

As part of 1st Advantage's pre-election process, the Nominating Committee has considered candidates for open Board positions and developed the following list of qualified nominees for the election:

Michael J. Doucette

Michael J. Doucette graduated from the College of William and Mary with a B.S. in Chemistry and Master of Health Administration from VCU. His career with Riverside started in 1989, when he was Assistant Vice President of Riverside Regional Medical Center. From 1993 to 2008, Mr. Doucette served as Vice President/Administrator of the Riverside Medical Group. From 2009 to 2021, Mr. Doucette served as Vice President and ultimately, President of Riverside Regional Medical Center. He currently serves as Senior VP of Support Services and Operational Excellence for Riverside Health. Mr. Doucette currently serves on the Boards of the YMCA of the Virginia Peninsula, the Virginia Peninsula Food Bank, Newport News Public Art Foundation, Shared Hospital Services, and Radiology Services of Hampton Roads.

Laurence M. Smail

Laurence M. Smail retired as Counsel, Aviation Applied Technology Directorate, U.S. Army Aviation and Missile Command, Ft. Eustis, VA. He was appointed an Assistant Professor of Management, Florida Institute of Technology, Graduate Program in Hampton Roads Virginia in January 1999. Professor Smail has been teaching college courses in management and government procurement since 1973. Mr. Smail held civilian legal positions with the U.S. Army and U.S. Navy for 35 years. He served as Captain in the U.S. Army as a Legal Officer. Mr. Smail is a Certified Professional Contracts Manager and a National Contract Management Association Fellow. He received his B. A. and Juris Doctor from Washington and Lee University and his MBA degree from the College of William and Mary. Mr. Smail serves as past President of Christopher Newport University's Theatre Guild and is an Officer in Christopher Newport University's Life Long Learning Society. Mr. Smail has served on the Board of Directors since 1973, and has held the positions of President, Vice President, and Secretary. Mr. Smail was the Chairman of the Board of Directors from 2007 to 2012 and is currently the Treasurer.

Jacqueline Wynn

Jacqueline (Jackie) A. Wynn retired from the federal government after 44 years, over 35 of which were spent within financial management mainly focusing on budget and acquisition. She recently served as Director of the Acquisition Management Directorate (AMOD), with lead for strategic organizational initiatives. Mrs. Wynn has held multiple leadership roles within the Department of Defense, including Deputy Budget Officer, Deputy Director of AMOD and Chief of the Headquarters Activities Division where she managed high-visibility, mission-critical projects. Jackie holds a Business Administration degree from Columbia College and a Master's in Management and Human Resource Development from Webster University. She also completed several Senior Resource Management courses and is Level 3 Certified in Financial Management. She also actively served on the Supervisory Committee for 1st Advantage for over four years. Jackie and her husband, Marcus Wynn, are parents to six wonderful children, and proud grandparents to one granddaughter.

There are three nominees to fill three open seats on the Board of Directors for 1st Advantage Federal Credit Union. The 74th Annual Meeting will be held: **Thursday, May 7, 2026.**
Visit 1stAdvantage.org for more information.