

FALL 2023
NEWSLETTER

Unlock Your Earning Potential: **EXPERIENCE THE POWER OF HIGH-YIELD**

IT'S YOUR ADVANTAGE

Our High-Yield Checking account gives you the power to make your money work harder for you. Experience the convenience of a checking account with the added advantage of a high-yield interest rate on qualified accounts and no monthly maintenance fee. Make your money work harder for you towards a more prosperous future.

With our High-Yield Checking Account, you will also enjoy:

- ▶ Contactless Mastercard® debit card
- ▶ Access to over 65,000 surcharge free* ATMs nationwide
- ▶ No monthly maintenance fee
- ▶ Free access to Credit Score and credit report powered by SavvyMoney

Qualified Accounts
earn
4.00%
APY[^]
Balances up to \$7,500

Get started now!

757-877-2444

1stAdvantage.org/Checking



SCAN ME

*Applicable at Co-Op, Allpoint, and 1st Advantage ATMs with 1st Advantage Debit Card. ^APY = Annual Percentage Yield. Qualified accounts earn up to 4.00% APY on balances up to \$7,500 and 0.05% APY on balances over \$7,500. Non-Qualified account balances earn 0.05% APY. Qualified accounts must have 10 or more posted Debit Card transactions (excluding ATM transactions) per month and eStatements. Failure to meet any one of these requirements during a calendar month will cause the account to default to the Non-Qualified account rate of 0.05% APY. APY as of 8/1/2023 and is subject to change. Dividends compounded monthly. No minimum balance to open. Fees may reduce earnings. This offer can be withdrawn at any time.

Early Direct Deposit Get Paid up to TWO days early!*

Members who have their Direct Deposit sent to any 1st Advantage account may now receive their payroll up to TWO days early.* This free and convenient service provides a safe and fast way to get earlier access to your funds.

The most direct route for your checks:

- ▶ Deposit your payroll checks, pension checks or other government-issued benefits
- ▶ Get faster access to your funds - up to two days early*
- ▶ Eliminate the risk of getting delayed or stolen in the mail
- ▶ Enroll by contacting your employer or government agency with 1st Advantage's routing number (251480563) and the account number where you'd like deposits to be made.

*Subject to your payment provider's processing and timing.



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.

Skip A Payment

Skip your next 1st Advantage loan payment and use the extra cash for the holidays. Our Skip A Payment* program gives you the option to defer a monthly payment on an eligible 1st Advantage loan for one month. For every Skip A Payment* processed during the holiday season, 1st Advantage will make a donation to An Achievable Dream.

*Fixed term Signature, Secured, and Vehicle loans qualify for Skip A Payment program. Credit Card, Signature Lines of Credit, Mortgage, Business, and Payday are not eligible for program. Charges and other restrictions may apply. Loan must be open for at least 12 months and member must be current on loan and all credit union accounts to qualify. If you have skipped a payment on a loan in the last 9 months, that loan does not qualify for this promotion. There is a \$30 application fee per loan, per occurrence. All requests to defer a payment must be approved. Interest will continue to accrue during the deferral period. This will extend the original term and increase the amount of finance charges. If there is a Co-Borrower/Guarantor on the loan, all parties must sign to be eligible for this program. *1st Advantage will make a donation of up to \$12,000 to An Achievable Dream. Donations will apply from October 1 – December 15, 2023. Contact us for additional details.

What members are saying about 1A Insurance Services!

“ I am moving my insurance needs to Prosper and they are saving me over \$200 month on auto, \$500 a year on homeowners, and BOTH come with increased coverage amounts!! That's a total \$2,900.00 per year!! ”

Matt L.
Member since 2022

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!

1AInsuranceServices.Prospersubagency.com
757-872-7734



Board of Directors Election

Nominations by petition are now being accepted for the 2024 Board of Directors election. Petitions must be signed by 1% of the membership, not to exceed 500.

Petitions must be accompanied by a signed certificate stating the nominee agrees to being nominated and will accept office if elected.

Nominations by petition must be received by Friday, November 24, 2023 and mailed to:

Supervisory Committee
1st Advantage Federal Credit Union
P.O. Box 2327
Newport News, VA 23609-0327

Branch Closings

Columbus Day
Monday, October 9, 2023

Veterans Day
Friday, November 10, 2023

Thanksgiving
Thursday, November 23, 2023
Friday, November 24, 2023

Christmas
Monday, December 25, 2023

New Year's
Monday, January 1, 2024

