

# UNLOCK YOUR EARNING POTENTIAL: EXPERIENCE THE POWER OF HIGH-YIELD

FALL 2024 NEWSLETTER



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<sup>^</sup>

Balances up to \$7,500

## Get Started Today!

757-877-2444

[1stAdvantage.org/HighYieldChecking](https://1stAdvantage.org/HighYieldChecking)



\*Applicable at Co-Op, Allpoint, and 1st Advantage ATMs with 1st Advantage Debit Mastercard. ^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 8/12/2024 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 This offer can be withdrawn at any time.

## What members are saying!

*I reported my debit card lost last evening and was instructed to go to my local branch the next morning for a replacement, which I did. The service representative, Chakira H., was professional and friendly. She explained the process thoroughly, as well as confirming charges to my account. The best thing is that my card was replaced at that visit, I did not have to wait for it to be mailed!*

**Angela A.**

Member since 1999

## 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 must be received by Friday, November 22, 2024 to:**

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

## Branch Closings

**Columbus Day** - Monday, October 14, 2024

**Veterans Day** - Monday, November 11, 2024

**Thanksgiving** - Thursday, November 28 &  
Friday, November 29, 2024

**Christmas** - Wednesday, December 25, 2024

**New Year's Day** - Wednesday, January 1, 2025



## 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 CashPlease loans are not eligible for program. Charges and other restrictions may apply. Loan must be open for at least 11 months, member must have made 9 consecutive payments on the loan. Member must be current on loan, all credit union accounts, and in good standing to qualify. One skipped payment may be used to be used on a qualified loan in a rolling 10-month period. 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. Please complete and submit the Skip A Pay application 7 days in advance of the requested loan due date. ^1st Advantage will make a donation of up to \$12,000 to An Achievable Dream. Donations will apply from October 1 - December 15, 2024. Contact us for additional details.

## 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



SCAN ME

Contact Us today!

[1stAdvantage.org/Insurance](https://1stAdvantage.org/Insurance)

757-872-7734



## Earn Rewards with 1st Advantage's Refer-A-Friend Program!

Are you already enjoying the many benefits of being a member of 1st Advantage? Now, you can share those advantages with your friends and family — and get rewarded for it! Our Refer-a-Friend Program makes it easy and rewarding to spread the word about the exceptional services we offer.

Simply share the benefits of 1st Advantage with your friends, family, or colleagues via email or text message. Once your friend opens a new checking account with 1st Advantage and completes the required activities, you both earn \$50!\*

Start referring today!

Learn more at [1stAdvantage.org/Refer](https://1stAdvantage.org/Refer)



SCAN ME

## Refer a Friend

Get

**\$50\*** & **\$50\***

for You

for Them

up to \$500\* a year

\*Terms and conditions apply. Visit [1stAdvantage.org/Refer](https://1stAdvantage.org/Refer) for more details.

Federally Insured by NCUA

