MAKE YOUR HOME EQUITY WORK FOR YOU!

FALL 2025 NEWSLETTER

1st Advantage Federal Credit Union

Turn your to-do list into a checklist.

If you're planning major expenses like home renovations, debt consolidation, or education costs, tapping into your home's equity with a home equity line of credit (HELOC) could help.

A HELOC offers flexible access to funds, with payments only on the amount you use during the draw period—making it a useful option for both planned and unexpected costs. Borrow as much or as little as you need during your HELOC draw period. During that time, you're only responsible for making payments on the portion of your credit line that you borrow against.

Home Equity Line of Credit Special

Introductory rate as low as **3.99%** APR* for 9 months

As low as **7.25%** APR* variable thereafter

No closing costs!*

Smarter way to borrow!

- ***Consolidate Debt***
- ***Education Expenses***
- ***Remodeling***
- ***Vacation***

SCAN ME

Learn more at
1stAdvantage.org/HELOC

*APR= Annual Percentage Rate. Current APR as of 9/22/2025. Introductory rate of 3.99% fixed APR for first nine months. Thereafter, variable APR adjusted monthly based on Wall Street Journal Prime Rate (index) + a margin for the life of the loan. Current APR as of 9/22/2025 is 7.25% APR, includes + 0.00 margin and assumes great credit and loan to value < 80%. Minimum floor rate of 3.99% APR and a maximum rate of 18% APR. Introductory rate includes 0.50% discount for having a direct deposit into a 1st Advantage account and 0.50% discount for auto payment. Rates and terms will vary depending upon loan-to-value, loan amount, loan term, lien position, and credit qualifications. Introductory offer not available for refinances of existing 1st Advantage home equity loan/line of credit. No closing costs, excluding appraisal fee if required, for new loans of $250,000 or less. Not available for home purchase or investment properties. If you close your line of credit within thirty-six (36) months, you will be required to reimburse the Credit Union for closing costs paid on your behalf. Property insurance is required, flood insurance may be required. Certain restrictions apply. Limited time offer.

Board of Director Election

Nominations by petition are now being accepted for the 2026 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 21, 2025 to:
Supervisory Committee
1st Advantage Federal Credit Union
Board of Directors Nominating Committee
P.O. Box 2116 Newport News, VA 23609-0116

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.^

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 12 months, member must have made 11 consecutive payments on the loan, and member must be current on loan, all credit union accounts, and in good standing to qualify. 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, 2025. Contact us for additional details.

Fraud Watch - Avoid Being a Money Mule!

A **money mule** is someone who transfers or moves illegally obtained money on behalf of another person often unknowingly. Criminals use money mules to hide the origin of stolen or illicit funds making it harder for law enforcement to track the money trail. While some money mules are aware they are assisting criminals others are unaware they are in involved in illegal activity.

- **Never** agree to transfer money on behalf of someone else, even if they promise easy income or claim it's part of a legitimate business.
- **Avoid** sharing your bank account information or personal details with strangers or unverified contacts.
- **Do not** accept an unsolicited check you receive in the mail.
- **Question** urgency or secrecy requests - scammers often pressure you to act quickly or keep the arrangement private.
- **Trust** your instincts - if an opportunity sounds too good to be true, it likely is.
- **Report** suspicious activity to your credit union and to authorities (e.g., the FTC or law enforcement).

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

1A INSURANCE SERVICES

Powered by evertree INSURANCE

SCAN ME

Contact Us today!

1stAdvantage.org/Insurance

757-872-7734

Branch Closings

Columbus Day - Monday, October 13, 2025

Veterans Day - Tuesday, November 11, 2025

Thanksgiving - Thursday, November 27 & Friday, November 28, 2025

Christmas - Thursday, December 25, 2025

New Year's Day - Thursday, January 1, 2026