

# MASTERCARD BALANCE TRANSFER SPECIAL

SUMMER 2024 NEWSLETTER

## 1.99% APR\* for 12 Months on Balance Transfers

Consolidate your debt and take advantage of this limited time offer! Get 1.99% APR\* on all balance transfers for 12 months; then 13.00% 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 July 30, 2024.

### Don't have a 1st Advantage Credit Mastercard?

Applying for a 1st Advantage Rewards Mastercard is quick and easy! Once approved, you will earn unlimited cashback<sup>^</sup>. Plus, cashing in on your cash back is a breeze!



### Balance Transfer Special

Enjoy  
**1.99%**  
APR\*

for 12 Months and then 13.00% APR\* to 17.95% APR\* applies

**\$0 Balance Transfer Fees!**

Get Started Today!

757-877-2444

[1stAdvantage.org/BalanceTransfer](https://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 by July 30, 2024 then the standard APR applies. APR: 13.00% 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 May 1, 2024. 1st Advantage reserves the right to cancel this promotion at any time. Contact 1st Advantage for details. <sup>^</sup> 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](https://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](https://1stAdvantage.org/Rewards) for details.

Federally  
Insured by  
NCUA

## 1st Advantage Awards \$12,000 In Scholarships

Congratulations to all of our 2024 scholarship winners. Each scholarship winner received \$3,000 to help fund their continued education.

**Anh Sam**, Denbigh High School

**Olivia Sigley**, Gloucester High School

**Finley Hooker-Tidwell**, Lafayette High School

**Latay Crump**, Phoebus High School



# 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. 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.



## Thank You to Our Members for Donating Medical Supplies

1st Advantage was able to donate gently used medical equipment to those in need in efforts to support the Embrace Foundation and their mission.

We were able to fill up an entire truck with medical relief supplies – the largest pick-up of the year, by far! We are extremely grateful for the amount of support we have received from our members who donated to help our cause.



## Supervisory Committee Call for Volunteers

1st Advantage is searching for volunteers to serve on the Supervisory Committee. This Committee oversees established policies and control procedures that safeguard members' assets.

Please mail your full resume to:  
1st Advantage, Supervisory Committee  
P.O. Box 2327, Newport News, VA 23609-0327.

### Seeking candidates with a background in any of the following areas:

- ▶ Accounting/Auditing
- ▶ Industry Regulation/Compliance
- ▶ Management/Oversight
- ▶ Financial Industry Strategic Planning

### What members are saying!

*I worked with Mona to refinance my auto loan and it was so quick and easy. It saved me so much money! The bonus is that I was looking for a local credit union to join and now I'm part of one!*

**Tiffany S.**  
Member since 2023

## 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



## 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 4, 2024 to:*

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

## Branch Closings

### Labor Day

Monday, September 2, 2024

### Columbus Day

Monday, October 14, 2024

