

# CONSOLIDATE, SAVE & GET BACK ON TRACK!

WINTER 2025 NEWSLETTER



Consolidate your debt and take advantage of this limited time offer! Get 1.99% APR\* on all balance transfers for 12 months; then 12.25% 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, 2025.

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

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<sup>^</sup>. Plus, cashing in on your cash back is a breeze!



## Balance Transfer Special

Enjoy **1.99%** APR\* for 12 Months | As low as **12.25%** APR\* variable thereafter

\$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 from January 1, 2025 to March 31, 2025, then the standard APR applies. APR: 12.25% 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 January 1, 2025. 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.



## Supporting Our Local Community

On Columbus Day, colleagues once again dedicated their time and talents to assist local nonprofits. This marked the 18th annual 1A Community Day, a special day focused on giving back and reinvesting in the community we proudly serve. Team members from every department took part in this initiative, highlighting our collective commitment to making a meaningful difference. 1st Advantage is both grateful and proud to support these remarkable organizations.

- ▶ Helped distribute over 1,560 pounds of food through THRIVE
- ▶ Assembled 1,050 comfort bags for the USO
- ▶ Created 2,221 ribbon pins for the Wes Strong Foundation
- ▶ Made 161 surgery bears for patients at CHKD
- ▶ Made 51 blanket wraps for New Beech Grove Homeless Ministry
- ▶ Assembled over 1,000 gratitude goodie bags to be given out to our local hometown heroes
- ▶ Shopped for 344 toys to be distributed to local families through the Wes Strong Foundation
- ▶ Shopped for 146 items to be given distributed to patients of CHKD
- ▶ Filled 360 boxes at the Virginia Peninsula Foodbank
- ▶ Collected over 375 packs of diapers and wipes while shredding thousands of pounds of personal documents for our members
- ▶ Raised \$2,144 for the 1st Advantage Foundation through a silent auction and 50/50 raffle
- ▶ Donated 391 essential items to FISH Inc.
- ▶ Served lunch to 50 people through PIN Ministry

In addition, colleagues did various projects for Edmarc, Peninsula Rescue Mission's women's shelter, the Center for Child & Family Services, Kempsville Health & Rehab Center, Peake Childhood Center, Victory Family YMCA, and Peninsula SPCA.



## 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.

## IRA Account Holders

The balance of your Individual Retirement Account is your Fair Market Value as of 12/31/2024. This information is used for reporting to the Internal Revenue Service.

## 2025 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, 2025.

Visit any 1st Advantage branch or [1stAdvantage.org/Scholarship](http://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**  
CFS\* Senior Financial Advisor



**Aislinn Hammonds-Cowger**  
CFS\* Operations Specialist



**Preston Ivey**  
CFS\* Director of Investment Services



**Sam Mickelborough**  
CFS\* Financial Advisor



**Alan Witt**  
CFS\* Financial Advisor



Contact us Today!  
757-866-3369

Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. 1st Advantage Federal Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

## What members are saying!

*I visited my local branch today and once again was helped by Darrian M. He is always so welcoming and friendly. He is very helpful and explains everything so you can understand. Thank you, Darrian, for all of you help.*

**Gillian T.**  
Member since 1986

## Branch Closings

**Martin Luther King Jr. Day**  
Monday, January 20, 2025

**Presidents' Day**  
Monday, February 17, 2025

## Save the Date

**Annual Meeting**  
Thursday, May 8, 2025



# 2025 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:*

## **Paul J. Adamo**

LTC Paul J. Adamo Ret. has served on the Board of Directors since 1992 with eight of those as the Chairman. He is currently serving on the Christopher Newport University Life Long Learning Society's Steering Committee. LTC Adamo retired as a Senior Regional Service Planner for Hampton Roads Transit responsible for transit bus routes throughout the Hampton Roads region. He also served on the City of Hampton's Coliseum Central Physical Improvements Committee and the Transportation Taskforce for Aging for the City of Newport News. LTC Adamo worked ten years for Colonial Williamsburg Foundation as a supervisor for the Visitor Center and School and Groups Services. LTC Adamo retired from the military after 20 years of service in June 1993. Prior to retirement he served as Deputy Commander of 7th Transportation Group and Inspector General for Fort Eustis and 4th Transportation Command, Germany. LTC Adamo is a past member of the Lions Club and has served as Vice President of the Fort Eustis Transportation Museum. LTC Adamo received a Sociology Degree from Eastern Kentucky University and a Masters Degree in Administration from Central Michigan University.

## **Tamara Henderson**

Tamara (Tami) W. Henderson serves as the Director of the Finance and Accounting Directorate, Headquarters United States Army Training and Doctrine Command (HQ TRADOC). With over 42 years of dedicated civilian federal service, she provides leadership, policy guidance, and fiscal stewardship for TRADOC's \$5 billion annual operating budget. Ms. Henderson oversees a professional team dedicated to excellence in resource execution, Enterprise Resource Planning (ERP) systems, and compliance programs. She also leads TRADOC's Risk Management and Internal Control Program, driving auditability, standardized business practices, and effective resource stewardship. Her notable achievements include maintaining an exemplary track record in financial metrics, ensuring compliance with the Anti-deficiency Act (ADA), and delivering proactive financial operations consistently recognized by Army leadership. Ms. Henderson holds a Business Administration degree from Longwood University and a Master of Business Administration with a concentration in Public Administration from Old Dominion University. She also holds a Level 3 Department of Defense Financial Management certification. For this past year, Ms. Henderson has served on the Supervisory Committee for 1st Advantage.

## **Andrae Via**

Andrae J. Via was elected to the Board of Directors in 2007 and currently serves in the role of Vice Chairman. He graduated from William & Mary School of Law and received a Bachelors of Arts & Science degree from the University of Virginia (UVA). He serves as in-house counsel to a national wholesale and retail distribution company in the commercial real estate sector and works on projects throughout the nation. Born and raised in Roanoke, Virginia, he returned to the Roanoke Valley after graduation from UVA, where he worked with middle school special education students for two years before heading to law school. During these two years, he also supervised several employees while managing an all-day summer camp and an after-school program for under-privileged children. Mr. Via remains active in the Hampton Roads community engaging in charitable work during his free time, along with spending time with his family and friends.

## **Jacqueline Wynn**

Jacqueline (Jackie) A. Wynn has over 35 years of federal government experience, with a significant focus on financial management. As Director of the Acquisition Management and Oversight Directorate (AMOD), she leads contract oversight, acquisition management, and strategic organizational initiatives. Ms. Wynn has held leadership roles within the Department of Defense, including Deputy Budget Officer and Deputy Director of AMOD, where she managed high-visibility, mission-critical projects. She holds a Business Administration degree from Columbia College and a Master's in Management and Human Resource Development from Webster University. She also completed a Senior Resource Management course and is Level 3 Certified in Financial Management. For the past four years, Ms. Wynn has actively served on the Supervisory Committee for 1st Advantage. Ms. Wynn and her husband, Marcus Wynn, are parents to six children.

There are four nominees to fill four open seats on the Board of Directors for 1st Advantage Federal Credit Union. The 73rd Annual Meeting will be held: Thursday, May 8, 2025  
Visit [1stAdvantage.org](https://1stAdvantage.org) for more information.