

# GET FINANCIALLY FIT THIS NEW YEAR

IT'S YOUR ADVANTAGE



## Financial Check-Up

Has inflation stressed your budget? Stop by for a FREE Financial Check-Up and let us review your credit report and score! Our trusted advisors will look for ways to save and make you money. Did you know that your credit report can impact your ability to purchase a home or vehicle, rent an apartment or secure a new job? Therefore, reviewing your credit report regularly is important in safeguarding yourself against fraud and ensuring accurate reporting on your credit report.



We invite you to sit down with one of our trusted advisors for a free and confidential review of your credit report.

## Your FREE Financial Check-Up Includes:

- ✓ FREE review of your credit report
- ✓ Consultation with a 1st Advantage trusted advisor
- ✓ Suggestions on how we can save and make you money

**Schedule an Appointment Today!**

**[1stAdvantage.org/Appointment](https://1stAdvantage.org/Appointment)**

## Supporting Our Local Community

During the Columbus Day holiday, colleagues volunteered their time and skills to support local nonprofit organizations. This year was our 17th annual 1A Community Day, a day that is dedicated to giving back to, and reinvesting in, the community that we serve.

Colleagues from all departments participated in this community service initiative, reflecting shared commitment to making a positive impact. 1st Advantage is humbled and honored to partner with these deserving organizations.

In addition, colleagues completed various projects for other non-profit organizations off-site including Mary Peake Childhood Center, Thrive Peninsula, Victory Family YMCA, Virginia Peninsula Foodbank, and the Kempsville Health & Rehabilitation Center.

## Accomplishments included:

- ▶ Assembled **1,000 USO comfort bags** to be given to our local military community
- ▶ Created **1,000 personalized thank-you notes** for our local military community
- ▶ Made **45 blanket wraps** for New Beech Grove Baptist Church Homeless Ministry
- ▶ Made **40 pet blankets** for Symbiotic Animal Rescue
- ▶ Created **205 surgery bears** for the Children's Hospital of the King's Daughters patients
- ▶ Assembled **120 toiletry bags** for New Beech Grove Baptist Church Homeless Ministry
- ▶ Packed **200 bags** for the 1st Advantage Foundation Pickleball Tournament
- ▶ Assembled **3859 ribbons** to honor children lost to cancer for Wes Strong Foundation
- ▶ Made over **200 holiday ornaments** with children at Mary Peake Childhood Center
- ▶ Shredded **thousands of pounds** of personal documents for our members



# 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.

## \$12,000 Donated to An Achievable Dream

1st Advantage donated \$12,000 to An Achievable Dream, a nationally recognized K-12 program dedicated to the belief that all children can learn and succeed regardless of their socioeconomic background.



## Thank YOU!

Thanks to your support, 1st Advantage was recently recognized as the Best Credit Union, Best Financial Planning Company, and Best Mortgage on the Peninsula in the COVA Best of Readers' Choice Awards!

## Member Advantage

What members are saying!

“Mrs. Barnes was nothing but exceptional. She helped me through my refinance with ease. She was very informative and knowledgeable. Thank you!”

Nicole W.  
Member since 2023

## 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



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.

## 2024 Annual Directors' Scholarships

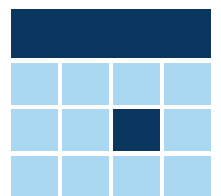
1st Advantage will award four \$3,000 scholarships at our Annual Meeting in May. These scholarships are open to dependents of 1st Advantage members that are high school seniors. The deadline to submit your scholarship application is April 1, 2024.

Visit any 1st Advantage branch or [1stAdvantage.org/Scholarship](https://1stAdvantage.org/Scholarship) to apply today!

## Branch Closings

Martin Luther King, Jr. Day  
Monday, January 15, 2024

Presidents' Day  
Monday, February 19, 2024



## Save The Date

Our 72<sup>nd</sup> Annual Business Meeting will be held Thursday, May 9, 2024. More details to come.



# 2024 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:*

**Sylvester McClellan** retired from Federal Service in January 2020, having held the position of Chief of the Accounting and Finance Services Division within the Finance and Accounting Directorate at Headquarters Training and Doctrine Command, Joint Base Langley Eustis. With over forty-seven years of federal financial management experience in both military and civilian roles, Mr. McClellan has served as Finance and Accounting Officer at Fort Hood, Joint Base Langley Eustis, and Lee, as well as the Internal Review and Audit Compliance Officer for the 32nd Army Air Defense Command in Europe. A graduate of Claremont Men's College and the Florida Institute of Technology, he holds degrees in Economics and Management, respectively. Mr. McClellan is a distinguished alum of various programs, including the Cost Management Program at the Navy Post Graduate School, the Army Management Staff College, and the Whitman's School of Management's Senior Resource Management Program at Syracuse University. He is also a Certified Government Financial Manager and brings over 34 years of credit union membership.

**Barbara D. Ballard, (MBA, CPA, retired)** has been a valued member of the Board of Directors since 2015. In addition to her directorial role, Mrs. Ballard actively contributes to the ALCO Committee, the Nominating Committee, and the Scholarship Committee. A member of the Credit Union since 2008, she previously served on the 1st Advantage Supervisory Committee for four years. Mrs. Ballard's renowned career in financial services spans 30 years, with notable roles at Freddie Mac in Washington D.C., a major U.S. Bank in Boston, and as Director for the Global Lending team for Bank of America. She holds degrees from Boston College in English Literature, an MBA from Babson College in Accounting and Finance, a CPA Certificate from the District of Columbia, and is a Certified Project Manager from George Washington University. Mrs. Ballard is also an active member of the Finance Committee for her HOA.



**William C. Ramsey** a former partner, and Chief Financial Officer for PAVES, brings a wealth of experience to the Board. Holding a BS in Accounting from Long Island University, an MBA from American University, and a Master of Strategic Studies from the U.S. Army War College, Mr. Ramsey has over 30 years of operational leadership, strategic communication, and strategic planning, including U.S. Army Financial Management experience. His roles include serving as Budget Director for the U.S. Army Training and Doctrine Command, where he managed a \$4B budget supporting programs for over 500,000 Soldiers. Mr. Ramsey's diverse background includes overseeing the planning, programming, and budgeting of the Army's multi-billion-dollar IT programs and managing the \$4B Iraqi Security Forces Fund during deployment in Iraq. Since 2018, he has been an active member of the Board of Directors, serving on various committees, including his role as Nominating Committee Chair. Prior to his directorial appointment, Mr. Ramsey served on the Credit Union's Supervisory Committee.

***There are three nominees to fill three open seats on the Board of Directors for 1st Advantage Federal Credit Union.***

***The 72nd Annual Meeting will be held:  
Thursday, May 9, 2024***

*More information to come.  
Visit [1stAdvantage.org](https://www.1stAdvantage.org) for more information.*



**1st Advantage  
Federal Credit Union**