

President's Corner

Happy New Year! We are excited to start 2024 with ways to make your financial life easier than ever. Look for an enhanced Digital Banking experience and a new "Chat" feature on our website coming soon! Our goal is to serve our membership when and where you need us, while continuing to uplift our communities. To that end, we were pleased to take part in several events over the last few months.

In October, the credit union was a contributing sponsor of the Tim's II Annual Breast Cancer Walk in King George, as well as The Rotary Club of King George - Dahlgren's "Great Wine Out" event in November.

In December, InFirst helped usher in the holiday season by participating in the annual Salem Christmas Parade!



Pictured: InFirst team members on the parade route.

I look forward to seeing our accomplishments, partnerships, and membership growth in 2024.

Sincerely,

Mark K. Hudzik
President and CEO

Board of Directors Elections

InFirst FCU's Nominating Committee has nominated two candidates for two open positions on the Board of Directors. The biographies of the nominees are provided below:

Nega H. Teshome - Mr. Teshome currently works for Pension Benefit Guaranty Corporation (PBGC), a federal government agency, as a supervisory auditor. He worked for more than 25 years as a controller, financial manager, and transaction advisor in public accounting firms before his current position. He is an adjunct Associate Professor at the University of Maryland Global Campus. Mr. Teshome has been active in a small startup corporation in the Washington metropolitan company, PurposeBlack, Inc., as a member of the Board of Directors. He currently serves on the InFirst Board of Directors as the Assistant Treasurer.

Bette D. Cabot - Ms. Cabot is retired from the federal service after 29 years. She worked for the Federal Aviation Administration (FAA) and the Navy as a Contract Specialist/ Contracting Officer/Contract Negotiator. She has been active on several boards of directors and has specific experience in the operations of a federal credit union. She was a member of the Credit Committee and an active contributor to the board meetings of the FAA Eastern Region FCU for 13 years. She also served as Vice President on the Co-op Board at her residence. She currently serves on the InFirst Board of Directors as a Director.

Annual Meeting

InFirst FCU's Annual Meeting will be held virtually on Thursday, March 28, 2024, at 5:30 p.m. There will be no nominations from the floor. Any nominations by petition must be submitted to the Secretary of the Board of Directors, Dr. Lynn Ross. To be effective, nominations by petition must be accompanied by a signed certificate from the nominee stating the nominee agrees to run and will serve if elected to office. The petition must be signed by 1% of the members and must include a brief statement of qualifications and biographical data. The signed certificate and petition must be postmarked by February 14, 2024, and mailed to 6462 Little River Turnpike, Alexandria, VA 22312, ATTN: Dr. Lynn Ross.

If there is an election and you would like to vote electronically, you will need to make sure that you are signed up for eStatements (electronic statements). Please contact a representative to learn more about going green or to learn more about serving on our Board of Directors.

Should there be an election, voting will commence on February 1, 2024, and will close at midnight on March 8, 2024.

Celebrate a great rate!



Don't get nickel and dimed. Finally, a checking account with no minimum balance or monthly fees that pays dividends.

Click here to see why we should be First in your wallet!

What's coming in 2024?

- > Upgraded phone system - will allow members to "Chat" with us.
- > Digital Banking - awesome features for our members online or on their phone.
- > Fraud Prevention - enhanced features to help combat fraud.



Balance Transfer

The scales are tipped in your favor! Transfer other credit card balances to an InFirst VISA Rewards Credit Card now for **9.90% APR* for 24 months!**

This is a **FIXED-RATE** credit card with **No Balance Transfer Fee.**

Click here or call us to get started.

*APR = Annual Percentage Rate. Our 9.90% APR Balance Transfer rate applies to balances transferred between 02/01/2024 and 02/29/2024. When the promotional rate ends, after the February, 2026 billing cycle, the standard purchase rate will apply to any remaining balance. Standard rates are determined by credit worthiness, and range from 10.90% - 17.90% APR.