

November 2022

PRESIDENT'S CORNER

Knowing how to build credit responsibly, purchase a car or home, rent an apartment, and create a budget, requires critical skills that are rarely taught at home or in a school setting. That's why we promote financial literacy with free seminars and one-on-one budget sessions. Ask your employer to schedule a free seminar today. Retired? Call us to schedule a personal session.

Speaking of retirement, whether you are close to retiring or decades away, try to maximize your Thrift Savings or 401(k) contributions. Most employers match the employee contribution up to a certain percentage. Take advantage of this employee benefit, and never leave money on the table! If you are contributing the maximum amount to a retirement plan and want to save more, we offer a variety of Individual Retirement Accounts, and all are federally insured up to \$250,000 by the NCUA.

Achieving success to win your trust has been our goal for almost 88 years. We are proud to announce that for the fifth consecutive year, we were named a "2022 Best Credit Union to Work For" in our asset size by American Banker. Thank you for making a difference in our lives.

Martha W. Wye
President & CEO
Members First. Partners Forever.

Holiday Loan

We've got the holidays covered!



Kick back and relax

with rates as low as 6.99% APR for 12 months!
We can help you check every name off of your list.
[Click here to apply now!](#)

Is the Best Deal Already in your Wallet?

Use your **InFirst VISA Rewards Credit Card** from **Black Friday through Cyber Monday** for **QUADRUPLE** the Points!

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| <p>4 16 POINTS PER DOLLAR</p> <p>AT GAS STATIONS</p> | <p>3 12 POINTS PER DOLLAR</p> <p>AT RESTAURANTS & ON TRAVEL</p> | <p>2 8 POINTS PER DOLLAR</p> <p>AT GROCERY STORES, SUPERSTORES & WHOLESALE CLUBS</p> | <p>1 4 POINTS PER DOLLAR</p> <p>EVERYWHERE ELSE</p> |
|---|--|---|--|

Don't have our card in your wallet? [Apply now](#) so you don't miss out on this deal!

[Click here for details!](#)



Did You Know?

40 years ago, mortgage rates were as high as 18%! With that in mind, today's rates don't seem so bad. If you are in the market to purchase a home, contact our Mortgage Department. We offer FHA, VA, Conventional, and Reverse Mortgage loans. Call us at 888.774.9361.

Volunteer on our Board of Directors!



We are looking for volunteers to serve on the InFirst FCU Board of Directors. If you are interested and want to learn more about the role and responsibilities, please send an email to infirst@infirstfcu.org. You will find the experience rewarding and financially educational. Why not make a difference in your credit union community?

If you are interested, please submit a 100-word biographical summary, along with a signed statement that you will agree to serve, if elected. Both are due by November 28, 2022. Please [click here](#) to see an example.

Requests may be submitted via email to: infirst@infirstfcu.org, or by mail to:

InFirst FCU
ATTN: Nominating Committee
6462 Little River Turnpike
Alexandria, VA 22312

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