

DECEMBER 2021

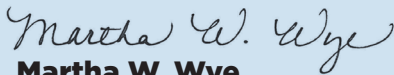
PRESIDENT'S CORNER

We are excited to announce that on December 1, 2021, InFirst Federal Credit Union and FedStar Credit Union completed their merger. This collaborative effort began in June and brings value to our combined members, employees, and the communities we serve.

InFirst FCU is a member-owned cooperative that was founded in 1935 by the employees of the Office of Personnel Management. We continue to provide financial solutions to many active and all retired federal employees, associations, and businesses, members of the InFirst Responders Foundation, Inc., along with anyone who lives, works, worships, or attends school in most of Botetourt, King George, Roanoke, Salem and Vinton, VA, and their immediate family members.

The newly merged credit unions have combined assets of over \$225 million, eight branches, and serve nearly 14,000 members nationwide. We remain financially strong with the same core values, a focus on delivering the right products and services to our members, and a full spectrum of loan products, including mortgages.

A special welcome to our newest members and a thank you to all of our members. Here's to an even brighter new year!



Martha W. Wye

President and CEO

Members First. Partners Forever.

MORTGAGES



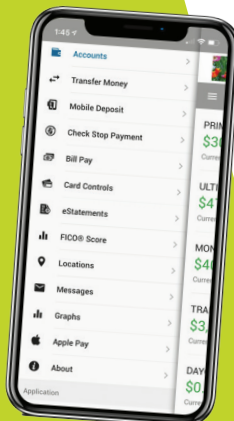
**From "Starter Home"
to "Forever Home"
and everything in between.**

We can also help with Fixed-Rate Second Mortgage Loans, Home Equity Lines of Credit, and Home Improvement Loans. Visit infirstfcu.org or call us at 703.914.8700 today.

What's coming in 2022?

Mobile Banking Enhancements

- Bill Pay Calendar will show scheduled payments and estimated arrival dates.
- Apple Watch will allow you to check your balances and view transactions from your wrist!



888.774.9361

Mortgage Department Number

703.914.8700

Second Mortgage Loan Department

**Contact our Mortgage Department
to get pre-qualified today!**

DECEMBER 2021

Winter Holiday Loan Special

**Add a little sparkle
to your holidays.**

Borrow up to **\$5,000**
for 12 months. Rates
as low as **4.99% APR.**

Take advantage of our Winter Holiday Loan today! [CLICK HERE](#) for more details.

*APR = Annual Percentage Rate. This promotional rate is only applicable to Personal Loans opened between 12/06/2021 and 01/06/2022. All terms and conditions are subject to change without notice. Rate based on creditworthiness. Payment Example: If you borrow \$5,000 at 4.99% for 12 months, your payment each month will be \$427.98. This offer may not be used to refinance any existing InFirst FCU loan. Not all members will qualify for the lowest rate. Not all applicants qualify for the maximum loan amount of \$5,000. The maximum term is 12 months.



Federally insured by NCUA.

6462 Little River Turnpike
Alexandria, VA 22312
infirstcu.org
703.914.8700
540.986.0652

MEMBERS FIRST. PARTNERS FOREVER.