

JANUARY 2022

PRESIDENT'S CORNER

Let's make 2022 the best year yet! Start off strong with a New Year's Financial Checklist. Visit our *Banking in a Blink* Blog for tips to help you get started.

Is purchasing a new home, a retirement home, or reducing your monthly mortgage expense on your 2022 checklist? Give us a call to find out how you can take advantage of today's low interest rates. We can help you save this year and for years to come.

We remain committed to delivering extraordinary service. At InFirst, you will always find low interest rates on loans, competitive rates on savings, checking and certificates, as well as products designed to meet your financial needs.

Thank you for being part of the InFirst family!

Martha W. Wye

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President and CEO

Members First. Partners Forever.

KICK START



Your New Year's Resolution!

Say goodbye to 2021 and hello to 2022 with a new car! Our rates are as low as **1.99% APR¹ for up to 60 months!** Visit infirstfcu.org to apply today!

¹APR= Annual Percentage Rate. The APR listed is the lowest available rate for the term. Rates, terms, and conditions are subject to change and vary based on creditworthiness, income, and other qualifications. No other discounts apply. Payment example: 60 monthly payments of \$17.54 per \$1,000.00 borrowed. At no time can the discounted loan rate be lower than the credit union's designated floor rate.

TRANSFER YOUR HIGH-RATE CREDIT CARDS TO OUR VISA REWARDS CREDIT CARD AND SAVE BIG!

Contact us to complete your Balance Transfer for our promotional rate of **1.99% APR¹ through December 31, 2023**. Our VISA Rewards Credit Card features a low, fixed-rate and no annual fees or balance transfer fees!

¹APR = Annual Percentage Rate. Balance transfers must be submitted to InFirst before 03/31/2022. After the promotional period ends for 1.99% APR, the rate will adjust to the purchase rate, currently 10.90% APR to 17.90% APR, and subject to change at any time. Rates are based on creditworthiness. A fee of 3.00% or \$5.00, whichever is higher, will apply to any cash advance. Foreign transaction fees may apply.

WARM UP...



to lower rates with our **VISA Rewards Credit Card!**

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:

Alan D. Rothenberg - Mr. Rothenberg currently serves as Chair on the Board of Directors of InFirst Federal Credit Union. He is an Attorney in private practice in Rockville, MD. He has served in many official capacities since being elected to the Board in 1983. Before his election to the Board, he served as Chair of the Supervisory Committee. He also served as Vice President and a member of the Board of Directors of Interstate Commerce Commission FCU before its merger with InFirst Federal Credit Union.

Dennis M. Corrigan - Mr. Corrigan is the Founder and President of NEX Gen Consulting and the former President of an L-3 Communications Business Unit with over \$100M in annual sales. Mr. Corrigan graduated from Auburn University in 1974 with a Bachelors Degree in Electrical Engineering. He served for 24 years in the US Navy as an Aviator and Acquisition Professional, retiring in 1998 as a Captain. He holds a Masters Degree in Resourcing. He is an active member of InFirst FCU having previously served on the Supervisory Committee; he has held several official positions on the Board of Directors and currently is the Assistant Treasurer.

ANNUAL MEETING

InFirst FCU's Annual Meeting will be held virtually on Thursday, March 24, 2022, 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 7, 2022, 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 11, 2022, and will close at midnight on Friday, March 11, 2022.

Did you know?

We have financial counselors. Schedule an appointment with one of our Certified Financial Counselors today! Call **703.914.8700, option 8**, or email financialcounselor@infirstfcu.org.



6462 Little River Turnpike
Alexandria, VA 22312

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540.986.0652

