



SPRING-SUMMER NEWSLETTER 2019



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UPCOMING EVENTS

SHRED DAY

JUNE 15, 2019

Stop by our Chambersburg Branch on June 15 from 9 am – 12 pm to shred your personal documents for free! Members and non-members can bring up to 3 boxes of documents to shred during the event. Those that bring items to shred will also receive three months of free identity theft protection from SHERPA® Identity Protection.



HOLIDAY CLOSINGS

MEMORIAL DAY

Monday | **May 27**

INDEPENDENCE DAY

Thursday | **July 4**

LABOR DAY

Monday | **September 2**

SOCIAL MEDIA

Find us on **Facebook**, **Twitter**, and **Instagram** to stay updated on 1st Ed events including contests, fun holidays, and financial tips for all ages!

 facebook.com/1stEdCreditUnion

 twitter.com/1stEdCU

 instagram.com/1stedcreditunion



COMMUNITY EVENTS

FINANCIAL EDUCATION

This spring, 1st Ed staff hosted five Financial Reality Fairs at four different Franklin and Fulton County schools with over 400 students participating in the real-life budgeting workshops. Students in the Personal Finance classes at Waynesboro Area Senior High School learned credit building tips and the importance of having a good credit score from our Credit 101 presentation.

Also, elementary students at Fannett-Metal Elementary and Fayetteville Elementary participated in a grocery store workshop. Before the workshop, students identified coins and bills and learned about budgeting and career readiness. Students received a set amount of money to shop for breakfast items from our Grocery Store, which helped them use their decision-making skills. After the workshop, the students discussed what they learned and if they would shop differently from now on with their parents at the grocery store.

EASTER BUNNY VISIT

On April 13, the Easter Bunny visited 1st Ed in Greencastle to pose for photos and give out gifts to children.

FUN FRIDAY

1st Ed held its first Fun Friday on February 15 where members received a prize for spinning the wheel to learn about 1st Ed's partnership with Love My Credit Union Rewards.

Feel like you missed out on the fun? Don't miss our next Fun Friday on June 7 from 2-4 pm to learn about our convenient online and mobile services. Plus, you could be a lucky prize winner!



PICTURED: James Buchanan High School Junior earning money at the Wheel of Reality



SCHOLARSHIP RECIPIENTS — PICTURED FROM LEFT TO RIGHT: Kelly Childress, CEO, Roy Johnston, Chairperson of the Board, Colin Boyd, Maggie Strawoet, and Tanner Althoff. Not pictured: Sydnee Loy.

ANNUAL MEETING

Our 81st annual meeting of the membership held on April 15, 2019, gathered members to learn about our community involvement, growth, and financials from 2018 and the goals for 2019. The scholarship recipients were recognized for their activities and accomplishments throughout their high school careers that aided them each in receiving one of our \$1,500 scholarships. We also welcomed a new member to our Board of Directors, Robin Harmon, and two incumbent board members, Dixie Paruch and Deborah Westover, achieved re-election, and a previous board member, Larry Bresnahan, moved from the Board of Directors to the Supervisory Committee. All elections are for a 3-year term. To learn more about our Annual Meeting and scholarship recipients, visit www.1edcu.org/2019-annual-meeting.

A MESSAGE FROM THE PRESIDENT

Blossoming flowers and chirping birds aren't the only sights and sounds of spring at 1st Ed. We're "busy as bees" and proud to announce our new Hanover Branch location which is scheduled to open in early Fall 2019. With this new location, we will be expanding our footprint into York County. We are very excited about the opportunity to serve current and new members in both York and Adams Counties.

At 1st Ed, we know how important saving money is today....be sure to take advantage of our Balance Transfer Promotion that will begin in June and will provide you the chance to transfer balances from other credit card companies to a much lower rate with no fees. And even better, the rate is fixed until the balance transferred is paid in full.

HAPPY SPRING! -

Kelly Childress, President / CEO



WE WANT MORE MEMBERS LIKE YOU!

We want to take a moment to recognize you and say thank you for being a member of 1st Ed Credit Union. Your membership is vital to us, and we appreciate your loyalty.

Have you had a chance to tell your friends, family members or coworkers about us yet? If not, we'd like to invite you to spread the word and here's how we'll reward you AND them:

- You'll receive a \$25* deposit from us once your friend, family member or coworker opens an account
- New members will receive a \$75* bonus for opening a checking account with a debit card and a direct deposit with us

Refer a friend to us today at www.1edcu.org/refer-a-friend.

*Must be a new member with no prior relationship to the credit union that is at least 18 years old. New member must meet eligibility requirements. For a full eligibility list, visit 1edcu.org/about-us/membership. Referring member must be at least 18 years of age with accounts in good standing. Incentive must be mentioned at the time of account opening to obtain credit. To obtain incentive: \$5 minimum balance is required to open and maintain membership and \$25 initial deposit is required to open checking account. Incentive will be deposited within 30 days of account opening when requirements have been met. Incentives are reportable for tax purposes. Membership and checking account must remain open and active for at least one year, or incentive will be revoked at account closing. Limit of three referrals per member. Federally insured by NCUA.

READY TO GET CONTROL OF YOUR FINANCES?

*We are bringing you the perfect
solution to credit card debt in June!*

Simply transfer all of your balances to one account. With 5.9% APR* for the lifetime of the balances transferred, it will allow you to lower those monthly payments and get back to dreaming of that summer vacation!

To learn more, visit
www.1edcu.org/balance-transfer.

*APR = Annual Percentage Rate. Offer available from **June 3, 2019**, to **July 27, 2019**, to qualified borrowers based upon creditworthiness. Offer valid only for balances transferred during the promotional period onto a new or existing 1st Ed Visa Credit Card. Offer subject to change at any time. All loans subject to credit approval. Current 1st Ed Credit Union loan or lines of credit may not be paid off by using the balance transfer option. No balance transfer fee. Interest begins accruing at the time of balance transfer. Regular interest rates will apply to purchases and cash advances made during the promotional period. Equal housing lender. Contact the credit union for complete details or visit **1edcu.org/balance-transfer**.



PASSWORD PROTECTION

...SEEMS SIMPLE ENOUGH

We all know the importance of creating more complex passwords for our online accounts. Don't we?

Perhaps not – the latest study of data breaches reveals the most frequently used passwords haven't changed much over the past few years. When you consider the magnitude of personal information that is readily available online, added to high profile hacks such as Marriott and Facebook over the past year (see Top Hacks and Data Breaches-USA Today), it's surprising to learn that many simple-to-crack passwords are still in existence today.

The industry has seen some attempt to protect login credentials, but what you may consider a secure password, with an unpredictable mix of letters and numbers, can be cracked in a matter of seconds by hackers. Once retrieved, your account is under attack, and the potential to steal your identity increases.

Below is a list of the most common passwords hacked in 2018 cyber attacks, according to makeuseof.com.

- | | | | | |
|-------------|--------------|-----------|-------------|--------------|
| 1. 123456 | 3. 123456789 | 5. 12345 | 7. 1234567 | 9. qwerty |
| 2. password | 4. 12345678 | 6. 111111 | 8. sunshine | 10. iloveyou |

Other bad choices for passwords include sports names (baseball or football) and pop culture references such as StarWars and princess. These, as well, are starting to creep into the most-used password lists. Do any of the above look all too familiar? If so, it's time to update your accounts.

The importance of securing your passwords, and ultimately your identity, has never been more critical. Data breaches across all industries will continue along with increases in online activity and information sharing. For a comprehensive level of identity protection, look to SHERPA® Identity Protection. With SHERPA®, you can rest assured your personal information is being watched 24 hours a day, 7 days a week, and you will receive an alert the moment a compromise to your identity occurs. Sign up today at www.1edcu.org/services/sherpa-identity-protection.



Your credit union membership is about the trust and care of the community, built around where you live, work and play. That's why we've made it so that your 1st Ed Credit Union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- \$100 cash reward with each new line you activate with Sprint. Plus, existing customers earn \$100 Annual Loyalty Cash Rewards, and 25% off select accessories in Sprint stores.
- Credit union membership also saves you up to \$15 on TurboTax federal products.
- We want you feeling as safe at home as you do in our credit union. That's why you can get an exclusive smoke communicator and a \$100 gift card with a new ADT home

monitoring security system. Just call 844-703-0123 to get this special offer through the Love My Credit Union Rewards Program.

- Sometimes accidents happen, but credit union members enjoy exclusive True Savings with TruStage Auto and Home Insurance.
- Your credit union membership benefits go with you when you shop too! With Love to Shop, get member only cash back rewards from over 1500 online retailers.

Learn all about how your 1st Ed Credit Union membership gets you all these exclusive savings, and more at LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had before.

Limited time offers. **Activ. Fee:** Up to \$30/line. Credit approval req. **Cash Reward Offers:** Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone lines active, up to 15 lines. Req. active, at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, Upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. **Loyalty Reward:** \$100/acct./yr. when Sprint acct. remains active and in good standing each yr. **Transfer Reward:** Members participating in another discount program are eligible for a \$100/acct./yr. deposit on their 12mo anniversary transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks. visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker". **Other Terms:** Offer/coverage not avail. everywhere or for all phones/networks. **May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice.** Restrictions apply. © 2019 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.



MAKING AN EDUCATED LOAN DECISION

A college education can open doors to job opportunities, but it also comes with a hefty price tag. As a parent, you want your child to have access to the best college education possible but don't want them weighed down with loads of debt upon graduation.

When you have exhausted all other sources of financial aid such as scholarships, grants, and federal loans, 1st Ed Credit Union can help. Our Student Choice education solution provides your family with a better way to pay for college with your best interests in mind. You'll find our Student Choice line of credit offers lower rates, flexible repayment options, and educational support to help your student make wise financial decisions – now and in the future.

For more information about the financial education tools available to our members and borrowers, visit our website below and click the "Learn" icon.

To learn more, please visit
www.1edcu.studentchoice.org today!

PARTNER SPOTLIGHT: DICE OFFICE EQUIPMENT

1st Ed would like to welcome **Dice Office Equipment** to the family!

Dice Office Equipment provides custom copier and printer solutions to local businesses. With a focus on quality products at fair prices, they find, repair, and assist in operating a variety of office equipment lines including RICOH, Xerox, Savin, HP, OKI and more.

If you'd like to offer 1st Ed membership as a benefit to your employees, contact your local branch manager at **717-264-6506**.



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1EDCU.ORG



EMPLOYEE SPOTLIGHTS

MARLANA SNIDER LOAN SPECIALIST

New to our lending department, Marlana joined 1st Ed five months ago with 18 additional years in the financial industry. Preparing, ordering and reviewing loan documents as well as making lending decisions, she finds lending very rewarding because her work is integral to making a member's dream come true or improving their lives. And while every lending decision isn't an easy one, she enjoys the challenge of finding a solution for difficult lending situations that benefit the member as well as 1st Ed. "By having the decisions made locally," she says, "we can take each member's unique situation into consideration where institutions that operate under a centralized lending program are not always able to accommodate some special circumstances." When Marlana isn't reviewing lending paperwork, you can find her relaxing by the water, whether a lake, river, or the ocean.



KATRINA DUFFY MEMBER SERVICE REPRESENTATIVE

As a new MSR (Member Service Representative), Katrina is excited to join the 1st Ed team to help members with their financial needs and wants. She has been actively assisting members as they visit the Chambersburg office regularly over the past two months and is still trying to remember all of their names. While members are her priority during the work day, Katrina has another priority outside of work – her 5-year-old son, Luke. Together they spend time outside, playing sports and going to the zoo!

IT MAKES SENSE TO BELONG!