

2022

FEBRUARY NEWSLETTER

Dear Member,

Though so much in life has changed, certain realities of life remain constant. With the New Year comes renewed optimism and energy as the world around rejoices in starting things anew. I am continuously reminded of how our resilience and commitment to one another has remained constant as we emerge into the year 2022.

I'm truly grateful for each and every one of you. You inspire us here at 1st Ed to make your financial cooperative better and to be the financial partner you rely on and trust. Thank you for being the best part of 1st Ed Credit Union – where it makes sense to belong.

Sincerely,

Kelly Childress
President/CEO

JUMP TO:

[Board of Directors & Supervisory Committee Election](#)
[Wealth Management Partnership](#) | [Personal Loans](#) | [Five Fridays Winners](#)
[Member Spotlight](#) | [Employee Spotlights](#)



GET INVOLVED...
Volunteer to be a board member!

BOARD OF DIRECTORS & SUPERVISORY COMMITTEE ELECTION

Our dedicated board and supervisory committee volunteers provide leadership that is representative of our membership. Each year we hold elections for open Board of Directors positions and open Supervisory Committee positions at our annual meeting. If you are elected to one of these positions, you will hold a three-year term.

Interested in joining our Board or Supervisory Committee?

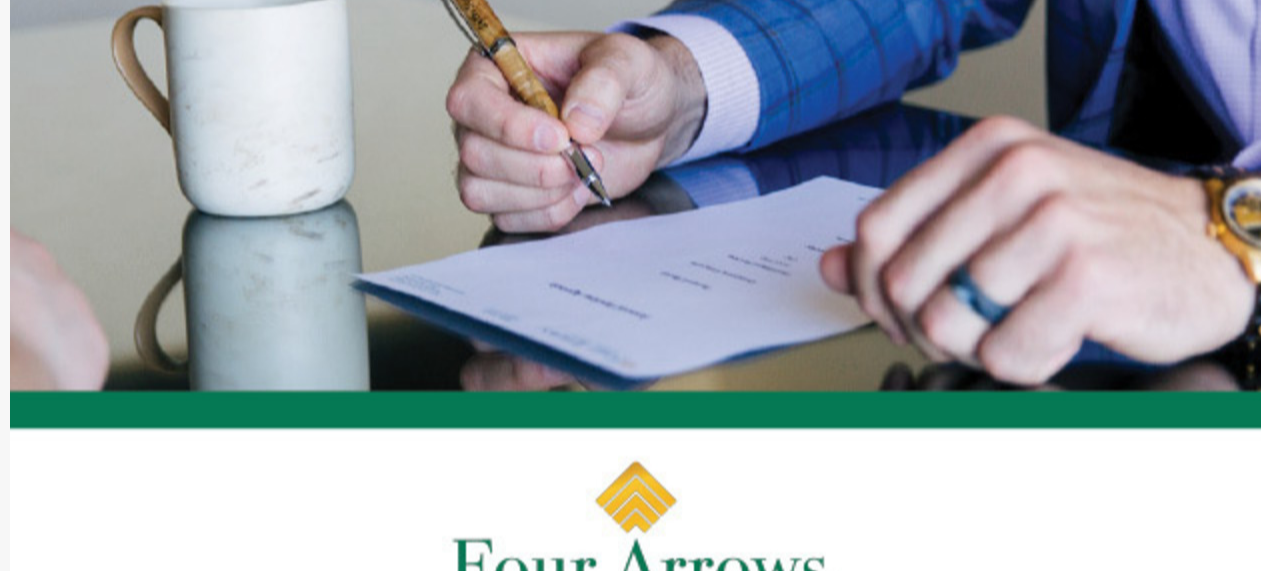
Here's what you need to know.

1. **You need to be a current 1st Ed Credit Union member.** Any member 18 and over is eligible to run for a position on the Board of Directors or Supervisory Committee.
2. **You should [submit a bio and photo to Laura Hess](#)** at lhess@1edcu.org no later than March 1, 2022.
3. **Attend our Credit Union Annual Meeting on April 18, 2022.**



Who do you think will win the Superbowl?

Comment on our Facebook page the week of February 7th for a chance to win a \$25 1st Ed Visa® Gift Card!



Wealth Management Partnership

U Financial is now Four Arrows Financial Group. While the name may have changed, they still offer the same great investment services to our members at 1st Ed.

Life is unpredictable, your finances shouldn't be. No matter your unique financial circumstances, Four Arrows Financial Group will work with you to find solutions to problems big and small.

Whether you are seeking investment and asset management strategies, preparing for college, or simply preserving the legacy you have spent your life building, Four Arrows Financial Group is here to help. We specialize in helping individuals and multi-generational families in the areas of wealth accumulation, preservation, and transfer.

Services include:

- Wealth Management
- Investment Advice
- Wealth Transfer
- Annuities
- Life Insurance
- Long-Term Care Insurance
- Legacy Planning

[Learn More](#)



RATES AS LOW AS
5.90% APR*

A LOAN FOR every resolution!
Recover from holiday spending with a personal loan from 1st Ed!

Personal Loans

Set your sights on a new goal this year!

At 1st Ed, we can help make your financial resolutions a reality. Our personal loans offer no application fees, and no early pre-payment fees.

Bring your expensive credit card balances to a personal loan at 1st Ed and discover a rate as low as 5.90% APR* for new balances!

Start 2022 off right with superb monthly savings with us!

[Apply for a Personal Loan](#)

Five Fridays Christmas Campaign Winners

Congratulations to all of our winners from the Five Fridays Christmas Campaign!

Barry Purvis, Gail Kinter, Linda Mitchell, Ellen Avey, Susan Ordiway, Margaret Tinninis, Allison Mills, Pam Bender-Brown, Erica Menefee, Rosemary Izer, Barbara Crushong, Greg Strine, Mark Scheitle, Clay Nunemaker, Lana Wilson, Cheryl Cutshall, Susan Devos, Austin Fahrney, Mandy McMaster, Melissa Weller

MEMBER SPOTLIGHT

"My wife and I reached out to the Credit Union to refinance our vehicle. Not only did they lower that interest rate by MUCH more than half, they also recommended a HELOC which is going to save us a lot on interest. The knowledgeable lenders have helped us a lot in reaching our financial goals and I look forward to working with 1st Ed more in the future!"

- Tommy and Kaitlynn Hogue, 1st Ed members

EMPLOYEE SPOTLIGHT

Kristina

Member Service Representative - Chambersburg Branch

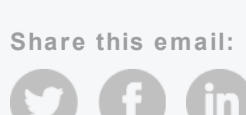
Kristina joined 1st Ed Credit Union in August of 2021 as a Member Service Representative at our Chambersburg Branch. She enjoys learning new things and is continuing to grow and excel at 1st Ed Credit Union.

Being a mother of 6 children, ranging in age from 2-13 and married for 14 years, keeps Kristina busy outside of work. Her family recently relocated to Chambersburg from Norfolk, Virginia about 5 years ago for better opportunities.

Kristina's advice to members is to always laugh because laughter makes life better and helps you through the hard times.



Share this email:



Manage your preferences | [Opt out](#) using TrueRemove®
Got this as a forward? [Sign up](#) to receive our future emails.
View this email [online](#).

1156 Kennebec Drive
Chambersburg, PA | 17201 United States

This email was sent to .
To continue receiving our emails, add us to your address book.