



IT MAKES SENSE *to belong!*



Dear Valued Member,

Happy 2026! I'd like to take this opportunity to thank you once again for being a member of the 1st Ed Credit Union family. We wouldn't be where we are without you, and so our mission continues to focus on offering you the best support that we can through every stage of your life. Whether you're pursuing new goals or managing your daily financial needs, we'll be here every step of the way.

As we head for the final stretch of winter, we're excited to share some exciting updates with you, including special offers and digital tools like **SmartWallet** to help you manage your finances with ease and confidence.

We're also thrilled to invite you to explore why It Makes Sense to Belong with our special offers and opportunities to connect, such as our **Balance Transfer Program**, (you can get **2.99% APR for 18 months*** when you transfer today!) our **Refer a Friend Program**, and our upcoming **Annual Meeting** to make the absolute best of your membership with us. Also, keep an eye out for exciting partnerships coming soon to 1st Ed to help you save on financial planning, wealth management, insurance, and more.

Lastly, don't forget to connect with us on social media for the latest updates, events, and contests. We also encourage you to leave a Google review to share why It Makes Sense to Belong!

Thank you for choosing 1st Ed Credit Union. We're honored to serve you and look forward to helping you achieve your financial goals today, tomorrow, and beyond.

Warm regards,

Kelly Childress
CEO, 1st Ed Credit Union

[Learn More!](#)

Don't Miss Out

At 1st Ed Credit Union we are always looking for new ways to enhance our members' experience. Don't miss out:



A Smarter Way to Start the New Year

Transfer your higher-rate credit card balances to a 1st Ed Credit Card this

winter and **enjoy 18 months at a low 2.99% APR*** with no balance transfer fees, helping you save more and simplify your finances. Offer valid on balance transfers from January–March 2026.

[Start Your Balance Transfer](#)



Hit the Road With 1st Ed

Don't get left out in the cold with high interest rates! Our Auto Loans start at just 4.99% APR*; buy your dream car or save money by refinancing at 1st Ed!

[Get on the Road Today](#)

Stay Connected

Explore the latest opportunities, events and benefits designed just for our members, including special offers. Stay connected and make the most of your 1st Ed Credit Union membership!

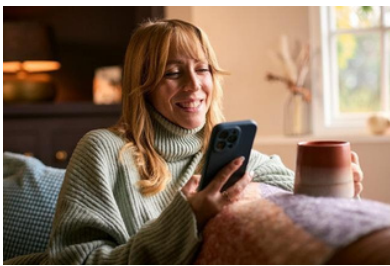


Earn \$25 for you and a friend!

When you refer a friend or family

member to 1st Ed, **you both earn \$25** as soon as their new membership is open! Plus, they can earn up to an **additional \$75** upon setting up other features.

[Start Referring](#)



Keep Your Financial Management Hot With SmartWallet

There's no need to worry about getting snowed in when your 1st Ed membership is right in your pocket! With SmartWallet, you can monitor transactions in real time, set custom alerts and limits, lock or unlock your cards, and even add them to your mobile wallet—all from a warm place.

[Manage Your Cards With SmartWallet](#)



Save the Date For Our Annual Meeting

Join us on Monday, April 20th at the Coyle Free Library in Chambersburg for our Annual Meeting! We will review the past year of activity at 1st Ed Credit Union, introduce our new Board of Directors and Supervisory Committee members, congratulate our Scholarship winners, and more. Don't miss this opportunity to connect with your credit union community; registration begins at 6:30 PM and the meeting will take place from 7-8 PM. We hope to see you there!

[Learn More](#)



Follow Our Social Media

Stay connected with us for the latest updates, tips, and special offers—follow us on social media today!

[Follow Us](#)



"The benefits of membership are clear. We receive lower rates on loans, more flexible terms, and reward credit cards. Everyone enjoys the friendly service and local connections through the teaching community. We especially appreciate the credit union's commitments to educators and their needs."

Patrick McDonald – Saint Andrew the Apostle School

[Leave a Review](#)



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