

October 2022

PRESIDENT'S CORNER

On March 26, 1935, twelve employees working at what was known at the time as the Civil Service Commission, and today is the Office of Personnel Management (OPM), founded our credit union. Throughout the years, we have had many names and have been involved in multiple mergers, including in December 2021, where we provided the stability and financial strength needed while welcoming the employees and the members of the former FedStar FCU into the InFirst family.

On October 11, 2022, InFirst members voted against the proposed merger with Arlington Community Federal Credit Union. At the member meeting, we heard from a former Board member, a former federal employee, and a member of the National Active and Retired Federal Employees (NARFE) about how important it was that we remain InFirst Federal Credit Union. Their eloquent and passionate comments and questions reminded those in attendance about why we needed to preserve our heritage by not merging.

We know that your preference is for us to remain small and community-oriented! We heard you! Our certificate rates are the highest they have been in years. Before you go and borrow from the big guys, consider your credit union. Remember InFirst when you need a car loan or credit card. Keep us top of mind, and first in your wallet. We need every member to engage with us for our credit union to thrive.

Thank you for taking the time to vote and demonstrating support for your credit union.

Sincerely,



Martha W. Wye
President and CEO
Members First. Partners Forever.

Looking for a fixed-rate credit card? You're in luck!



Our VISA Rewards Credit Card is a fixed-rate card, not a variable rate. That means when the Federal Reserve raises rates, your InFirst VISA Rewards Credit Card rate does not change.

InFirst cardholders earn:
4 points per dollar spent at Gas Stations.
3 points per dollar spent on Restaurant and Travel purchases.
2 points per dollar spent on all Grocery Store, Superstore, and Wholesale Club purchases.
1 point for every dollar spent on all other purchases.

There are no Annual Fees, and we don't charge a Balance Transfer Fee. [Click here](#) to see all of the benefits of carrying an InFirst VISA Rewards Credit Card.

Ready to apply now, or transfer your balances from other high variable rate credit cards?

[Click here](#) to get started.

Calendar Artwork Needed

Calling all artists!

We need artwork for our 2023 InFirst Calendar showcasing our members' talent!

[Click here](#) for details.



Share Certificate Special

A sweet rate made even sweeter!

Lock in 3.03% APY* for 15 months with new money only.

For details or to open a new Share Certificate, [click here!](#)

Rental Property Scam

As the cost of living continues to increase, scammers will cash in on the desperation of those looking for a good deal. Always be vigilant when looking for housing or when conducting any online transactions. As the old saying goes, "if it seems too good to be true, then it probably is."

The FBI gives these tips on how to avoid being victimized in a rental property scam:

- Do not wire funds to people you do not know.
- Do not put money towards a house or apartment you have not seen.
- Do not fill out applications online until you have met directly with the property manager.
- Know local rental prices.
- Look for online reviews, references, and testimonials from past inhabitants.

[Click here](#) for more tips for renters and landlords.

International Credit Union (ICU) Day

Stop by one of our branches on October 20th to celebrate ICU Day with a sweet treat!



EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™