

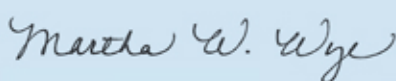
PRESIDENT'S CORNER

Many of us make the same resolutions year after year -- spend less, save more, pay off credit cards, talk less, listen more, purge closets, and enjoy life! Whatever you really want to achieve in 2023, commit it to paper. People who write down their goals are more likely to achieve them. Make a To-Do List and keep it going!

After 45 years in the financial services industry, I am planning to retire. I joined InFirst 12 years ago. Let's talk about the last 12 years because I am so proud of all that our team has accomplished. We opened branches in King George, Fredericksburg, Marlow Heights, Roanoke, and Salem. We "introduced" cash at our branches in Alexandria, OPM, and FCC. We upgraded all of our ATMs and introduced mobile banking, remote deposit capture, and contactless credit and debit cards. Without the incredible team of individuals behind the scenes and on the front line who made your day and my day better, we never would have grown from 11,000 to 15,000 members or remained open during COVID!

I am grateful for the privilege of serving as the President and CEO. On January 17, 2023, Mark Hudzik will become the new President and CEO of your credit union. I'm excited about what the future holds given that Mark has over 28 years of experience in the financial services industry.

All the best to my friends at InFirst!



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

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InFirst Federal Credit Union Donates \$5,000 to Two Charities

As we enter into the new year, let us remind ourselves of the credit union philosophy of people helping people. We are passionate about supporting our communities. InFirst Federal Credit Union recently donated \$5,000 to two organizations that foster financial education and self-worth. The credit union donated \$5,000 to Empowerhouse in Fredericksburg, VA.

The credit union also donated \$5,000 to The Humble Hustle Company in Roanoke, VA. Humble Hustle empowers black youth and connects diverse communities by creating innovative, inclusive spaces that inspire hope and promote giving. Click here to read the full press release.

InFirst has spent almost 88 years dedicated to fulfilling the financial dreams of its members and supporting the communities that surround us.



Pictured: InFirst President and CEO, Marty Wye, Destiny Lloyd-Boyd, Christine Sparks, Sadia Safi, Amy Hansen (all from InFirst), and Kathy Anderson (Empowerhouse)



Pictured: Myleah Akers (Humble Hustle), Jaryck Daigle (InFirst), Jamie Priest (InFirst), Xavier Duckett (Humble Hustle), and Mike Mutchler (InFirst)

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BOARD OF DIRECTORS ELECTIONS

InFirst FCU's Nominating Committee nominated five candidates for five open positions on the Board of Directors. The biographies of the nominees are below:

Audrey L. Duchesne - Mrs. Duchesne previously worked for the Office of Management and Budget and the U.S. Department of the Treasury in similar roles. Earlier in her career, she was an auditor in the Offices of Inspectors General at the Office of Personnel Management and the Environmental Protection Agency, among others. She has been active on several boards and committees, including the Association of Government Accountants (AGA) Professional Certifications Board and the American Institute of Certified Public Accountants (AICPA) Government Performance and Accountability Committee. Mrs. Duchesne has a Bachelor of Science in Accounting from George Mason University and she is a Certified Public Accountant.

Dr. Lynn C. Ross, Secretary, incumbent - Ms. Ross has served as a Board member since 1995, as a Supervisory Committee member from 1989-1995, and as a member of the Credit Union since she started her federal career in 1987. She served as Assistant Treasurer of the Board for three years and as Secretary for eight years. Ms. Ross worked at OPM for seven years, as a Personnel Management Specialist, and as a Budget Officer for the Personnel Systems Oversight Group. From 1995 until 2001, she was a Program Examiner with the Office of Management and Budget. Ms. Ross earned her doctorate at Georgetown University in 2005, where she currently works as a professor and faculty director.

Arthur D. Scrutchins, Vice Chair, incumbent - Mr. Scrutchins is a career civil servant with Federal Communications Commission (FCC) and has served on the Board of Directors of InFirst Federal Credit Union since 2011. He is a member of the National Treasury and Employee Union (NTEU) and has served as a steward for NTEU. Mr. Scrutchins earned his Bachelor's degree from Cornell University in 1974, and his J.D. from Temple Law School in 1979. He has worked with the local Washington area Cornell Club, chaperoning students for over 10 years who are interested in visiting Cornell. Mr. Scrutchins previously served on the marketing committee for the Boys and Girls Club of Greater Washington. His legal education, work experience, and volunteer leadership roles reflect his desire to serve the community.

George Spindell - Mr. Spindell has been an InFirst FCU member for more than 15 years. He worked for Mission Square Retirement, formerly known as ICMA, a retirement plan provider to state, county, and municipal governments. His focus was on strategic planning and implementation as well as driving innovation in defined contribution plans and lifetime income products and services. The products and services for which he had been responsible are aimed at helping people retire comfortably and with dignity. His entire career in the financial services industry has specifically been with non-profit organizations.

Nega H. Teshome - Mr. Teshome currently works for Pension Benefit Guaranty Corporation (PBGC), a federal government agency, as a supervisory auditor. He worked for more than 25 years as a controller, financial manager, and transaction advisor in public accounting firms before his current position. He is an adjunct Associate Professor at the University of Maryland Global Campus. Mr. Teshome has been active in a small startup corporation in the Washington metropolitan company (PurposeBlack Inc.) as a member of the Board of Directors.

ANNUAL MEETING

InFirst FCU's Annual Meeting will be held virtually on Thursday, March 23, 2023, 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 C. 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 Tuesday, February 7, 2023, and mailed to 6462 Little River Turnpike, Alexandria, VA 22312, ATTN: Dr. Lynn C. 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 Friday, February 10, 2023, and will close at midnight on Friday, March 10, 2023.