



# Advantage Credit Union, Inc.

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March 31st, 2026

Dear Members,

Wow! The first quarter of 2026 is here and gone! The new year first quarter was quite busy economically, nationally, and globally.

In late February war was declared on Iran by the United States and Israel. The war started with surprise airstrikes on cities across Iran, assassinating Supreme Leader Ali Khamenei and several other Iranian officials. This has led to closing the Strait of Hormuz, which is a critical pathway to supplying oil around the world. Hence U.S. gasoline prices have spiked. The ongoing conflicts in Gaza and Ukraine remain unsolved.

The good news for the brand-new quarter in 2026 is that the U.S. economy was stable and showed resilience with a GDP growth of up to 2.5%.

The labor market continues to be stable with unemployment rates at a low 4.5%. Nineteen states raised their minimum wage at the beginning of this year. Ohio was among those states, so now the non-tipped minimum wage increased from \$10.70 to \$11.00 on January 1<sup>st</sup>, 2026.

In a historic boom, the investment market poured hundreds of billions of dollars into AI and Tech developmental projects.

By the time you read this, a major global event happened as NASA's Artemis II crew completed a record-breaking lunar flyby of the moon. They went around the dark side of the moon experiencing a 40-minute black-out of communications to and from NASA and saw a side of the moon no other astronaut ever has.

In today's busy world where everything is on a screen, we open every avenue of technology to help members access their accounts any way they want.

One of the easiest ways to access your account is with our home banking site. With your login Id and password, you can see your account as well as any other account at Advantage that you are on. You can get your monthly statements in an electronic format for your monthly reconciliation needs. Download the Advantage Mobile App today!

Direct deposit of your payroll is a more secure way of receiving your paycheck. You may get your deposit up to two days early when you opt-in for our Early Post program. When your payroll is pending to post in your account, we will post it for you immediately.

Loan payments can be made on our website, Advantage4.org, with your debit card or from another financial institution. Also, recurring payments can be set up on your online banking account for free, with our external transfer program.

This summer, take advantage of our travel cards. You can load up to \$5,000.00 on it, it can be used anywhere debit cards are accepted and if it is lost or stolen, the money and the card are replaceable!

Dear members, I hope this spring gives you a sense of renewal, and that you will prosper financially with all the benefits and services from your Credit Union.

Sincerely,



Camille Grayson, CEO  
Advantage Credit Union, Inc.