

# Q4-2024



# Advantage CU News

December 31st, 2024

Dear Members,

Despite our national challenges of the imminent presidential election, economic inflation, suffrage, and illegal immigration problems, 2024 was an amazing year. Each month came with news events that surprised, startled, and enlightened the world as we know it.

In January 2024, the world experienced a startling incident on an Alaskan Airline Boeing 737-9 MAX when a door-sized section near the rear of the plane blew off 10 minutes after Flight 1282 took off from Portland, Oregon.

In February 2024, the Kansas City Chiefs won the Super Bowl by defeating the San Francisco 49ers in overtime. But the eye-opener of the celebration win was the kiss Travis Kelce received from America's sweet-heart, Taylor Swift.

January and February are usually quiet months for the Credit Union as people are recovering from the holiday excitement and the extra expenses that the holidays bring. However, to help members with yearend expenses, we offered a \$2,000.00 unsecured loan at 8.9% for 24 months.

In March 2024 the Dali, a Singaporean-flagged cargo ship lost power and struck the Francis Scott Key Bridge in Baltimore, Maryland.

The Credit Union finished the first quarter of 2024 with a positive income statement and maintained assets of \$42,415 million.

In April 2024 a rare total solar eclipse was witnessed across North America, including in 15 U.S. states.

The Credit Union closed on the afternoon of the solar eclipse for safety purposes as many star gazers traveled to Mansfield for the spectacular event.

In May 2024, a man dies after crashing into the gates of The White House for a second time.

In June 2024, the first presidential debate between President Joseph Biden and Presidential Candidate Donald Trump was conducted in Atlanta, GA.

At the end of the second quarter the Credit Union maintained a solid income statement. Our assets totaled \$41,304 million.

In July 2024 Republican Presidential Candidate Donald Trump suffered an assassination attempt at a Campaign Rally in Butler, PA.

In August 2024 President Biden and Vice President Kamala Harris welcomed Paul Whelan, Evan Gershkovich, and Alsu Kurmasheva, all prisoners freed by Russia.

The Credit Union hosted a Member Appreciation Day on 08/09/2024. The purpose was twofold. To encourage our young entrepreneurs the opportunity to display their artwork, jewelry, and baked goods.



## Holiday Closures

Martin Luther King, Jr. Day  
Monday, January 20

Presidents' Day  
Monday, February 17

They sold the pieces for a small price. We appreciated our members with food trucks, drinks, and door prizes.

In September 2024 hurricane Helene battered the southeastern U.S., killing more than 230 people and causing tens of billions of dollars in property damage.

The third quarter of 2024 was challenging for the Credit Union. With the reduction of dormant accounts, our asset size decreased slightly to \$40,777 million.

In October 2024 Former President Jimmy Carter marked a major milestone, becoming the first U.S. president to reach his 100th birthday.

October was a busy month for the Credit Union community service events. The Credit Union sponsored Adopt-A-Duck for the Pat Kracker Breast cancer Awareness. We partnered with iHeart radio for Halloween presenting and we participated in Make a Difference Day - Food Drive.

In November 2024 Republican candidate for President Donald Trump won re-election, defeating opponent Kamala Harris, and becoming only the second president ever elected to serve non-consecutive terms.

We, along with Mix 106.1 had a Zoo Wildlights Holiday contest for our members and guests to win tickets to the Christmas light show at the Columbus Zoo.

In December 2024, the historic Notre Dame Cathedral officially reopened in Paris, more than five years after being gutted by fire.

Advantage ended 2024 with a strong balance sheet with assets of \$41,315 million and a solid year end income statement.

2024 was an exceptionally good and successful year. We accomplished many goals and worked hard for your financial success. Good-Bye 2024! You were one fast and furious year!

Hello 2025! We are excited about a fresh New Year and will strive to make it prosperous, and financially fulfilling for all of the members at Advantage Credit Union, Inc.

Advantage Credit Union! Experience the Credit Union Difference!

Happy New Year!

Camille J. Grayson, CEO  
Advantage Credit Union, Inc.

## Attention Richland County High School Seniors



### Apply for our Marilyn Archer Scholarship

- Due date is March 31, 2025
- Get \$1,000 toward college expenses
- Stop by our Ontario office for more details at 700 Stumbo Road
- Visit us online at [Advantage4.org](http://Advantage4.org)



**Advantage**  
Credit Union, Inc. 419.529.5603  
Insured by NCUA

## Inclement Weather Notice

With the winter season in full force, please keep in mind that the safety of our members and staff is our top priority. If you see that Richland County is at a Level 2 advisory, please call us at 419-529-5603 or check the WMFD/News/Closings and Delays before you travel to the office. Be safe!