

ONESource

Fall 2025

OUR PROMISE

For You, For Life



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Cybersecurity: Protecting Yourself and Your Family

Staying safe online is now a big part of our everyday lives. It's crucial to review your family's digital habits and make smart decisions to help protect personal information from fraudsters and identity thieves.

Start with these simple ways to boost your online security:

Teach your children. Just like teaching them to look both ways before crossing the street, make sure your children know to never give out identifying information online and to tell you if someone is being a cyberbully.

Click carefully. Don't open unsolicited emails and only download software you trust. If a link in an email seems suspicious, don't click on it. When visiting new websites, be wary of spelling mistakes and a lack of contact information. Use a trusted search engine to ensure you choose vetted websites.

Keep up to date. Install the latest updates for your operating system. Enable automatic downloads of your antivirus software and use the most current version of your web browser. If you're not very tech savvy, any local computer service shop can help get your system set up.

Use stronger passwords. Each of your passwords should be unique and include elements such as symbols, numbers and uppercase and lowercase letters. Change your passwords every few months. If you have trouble keeping track of your passwords, try using a password manager such as the iCloud Keychain.

Be cautious about sharing. If you log on to public Wi-Fi at the coffee shop or airport, for example, check with staff about the name of the network first to ensure you connect with a legitimate network. Don't perform sensitive tasks when using an open network; do your online shopping at home, and bank using your phone's hotspot or a VPN for sensitive transactions.



Duke Street Branch Grand Opening Celebration

Join us October 14 – 18 for our weeklong grand opening extravaganza as we celebrate our new Duke Street Branch! Help us celebrate this exciting news with fun games and door prizes while supplies last. Plus, meet the friendly faces of our newest branch and discover new ways to make the most of your membership.

The celebration will include:

Ribbon cutting on October 14 at 4:00 pm.

Door prizes while supplies last.



Crack the Vault
– guess the
6-digit code to
the vault and
win \$100,000!

*We can't
wait to see
you there!*

Call for Board of Director Nominees

Do you like helping people meet their goals? Do you want to do something to help others improve their financial future? Are you searching for ways to use your skills and talents to give something back to your community? Then why not consider volunteering for our Board of Directors!

CommonWealth One is owned and operated by its members, and we are seeking three inspirational, credit-union focused members to serve on our Board of Directors. Our volunteer Board of Directors guides the direction and success of the credit union.

Volunteering on our Board of Directors allows you to be an active part of a large community-focused organization. You will get to help members meet their goals and improve their financial future, all while helping the credit union grow and prosper so it can better serve each of us!

If you are interested in volunteering, nominations are due to the credit union by November 3, 2025. Please visit cofcu.org/board-nominee to apply or mail your letter of interest and credentials to:

CommonWealth One
Nominating Committee
P.O. Box 9997
Alexandria, VA 22304-0797



Does It Pay to Refinance Your Home?

With interest rates lowering, you may be wondering if now is the time to refinance your home loan. While it's hard to say "no" to lower rates, refinancing may not always be in your best interest. Here are some things to consider when deciding whether to refinance:

- **How low is the rate?** When you factor in closing costs and fees, a fractional rate reduction may not save you any money. Your mortgage lender can crunch the numbers and help you determine if refinancing makes sense for you based on today's rates and the rate you're currently paying.
- **How long do you have left on your current loan?** If you are in the "home stretch" and only have a few years left on your mortgage, you probably won't want to refinance to another 30-year loan.
- **Are you planning to sell?** If your plans include selling your home in a year or less, refinancing probably doesn't make much sense. Typically, it pays to refinance only if you will be in the home long enough for the amount you save in interest to cover the cost of refinancing.
- **What will it cost to refinance?** If you're hoping to ease your financial obligations by refinancing, you should consider the associated costs. Appraisal fees, title fees, underwriting fees, application fees, pre-paid escrow costs, and other costs that need to be paid by you at closing. Refinancing might not make sense if these fees would further stress your finances.

With the right combination of rates and terms, refinancing could save you big money over the life of your loan. A CommonWealth One mortgage specialist can help you determine if refinancing is right for you, and we offer a variety of terms to meet your unique needs. Contact CommonWealth One today to see if refinancing makes sense for you.



Better Together: A Stronger Future for Our Members

What This Means for You

For now, nothing changes about how you bank. Your accounts, cards, and digital banking will work just as they do today. But this partnership means that, over time, you'll enjoy more branches, more convenience, and even stronger technology to make managing your money easier.

Together, we'll bring you:

- **Expanded branch access** across Northern Virginia, Harrisonburg, and the D.C. area
- **New tools and digital enhancements** to make banking faster and simpler
- **A stronger, more resilient credit union** still 100% focused on you, our members, and the communities we serve

Looking Ahead

The merger still needs to be reviewed and approved by regulators, and you will have the opportunity to vote on the merger. If all goes as planned, the merger will be completed in 2026.

Our own CEO, Frank Wasson, will continue leading through this exciting transition and retire at the end of 2026, while Karen Rosales, CEO of Arlington Community FCU, will take on the CEO role for the combined credit union.



Same People. Same Mission. Even More Possibilities.

You'll continue to be served by the friendly faces you know and trust – just with more resources, more reach, and more ways to help you achieve financial success.

We're truly **better together** – and we can't wait to grow alongside you.

Learn more about the merger from a joint message from Frank and Karen at cofcu.org/better-together.



Spend Smart This Holiday Season (Without the Post-Holiday Regret)

It's easy to go overboard when shopping for holiday gifts, but the fallout from seasonal overspending can last all year. Follow this helpful advice for getting a grip on holiday spending – BEFORE it gets out of control.

- **Create a budget and stick to it.** Make a list of all the people you intend to buy gifts for and how much you'd like to spend on each person. Tuck your list into your purse or wallet so you'll have it with you if you come across that perfect gift.
- **Draw names.** If you're part of a large family or circle of friends, suggest drawing names. This will cut down on the number of gifts you have to purchase, and if the group agrees on a limit for each gift, you'll know exactly how the purchase will fit into your holiday budget.
- **Shop online.** Everyone knows shopping online is convenient – but it can also save you money! The internet makes it easy to compare prices, and many online retailers offer free or discounted shipping during the holiday season. Shopping online also makes it easier to resist the impulse purchases that distract so many holiday shoppers at malls and traditional retail stores.
- **Start shopping early.** If you create your holiday budget and shopping list early in the year, it's easy to take advantage of sales and discounted pricing before the holiday rush.
- **Get creative!** It's the thought that counts, so why break the bank with expensive gifts? Thoughtful, homemade gifts mean more and are less expensive too. Turn to your talents and interests

when searching for creative gift ideas. You could crochet a blanket, knit a sweater, bake cookies, create a photo album full of special memories or design coupons offering your time for tasks like housecleaning or babysitting.

- **Use credit wisely.** If you plan to use your credit card for holiday purchases, only charge as much as you can pay off when the bill arrives. By paying your credit card balance in full each month, you won't have to regret holiday overspending all year long. Commonwealth One offers a number of low-rate credit cards to meet your needs – call today to learn more or to apply.

Bonus tip for next year:

- **Open a Commonwealth One Holiday Club Account.** Holiday Club Accounts are a great way to save money for the holidays. You choose how much you want to save each pay period, and the money is automatically diverted to your Holiday Club Account. If you save as little as \$25 each pay period (and get paid every two weeks) for a whole year, you'll have over \$500 by the time December rolls around. To establish your Holiday Club Account, call or visit us today.

Don't spend the holidays stressed about overspending! Plan ahead and spend smart; then you'll be able to relax and enjoy this special time of year.



The Financial Fitness Challenge Contestants Are In

The lineup is set. The stories are powerful. And you’re about to meet them.

We’ve finalized our Financial Fitness Challenge contestants – real people with real financial goals and the courage to transform their financial lives.

Next month, we’re pulling back the curtain. You’ll meet each of the four contestants, hear their stories, and discover what drove them to take on this challenge. From eliminating debt to achieving retirement confidence, their journeys will inspire your own.

Your front-row seat to their transformation begins in November. Stay tuned.



BRANCH LOCATIONS

Alexandria, VA

Main
4875 Eisenhower Avenue
M – F: 9:00 am – 5:00 pm
Sa: 9:00 am – 12:30 pm

Duke Street
4557 Duke Street
Temporarily Closed
M – F: 9:00 am – 5:00 pm

Humphreys Engineer Center
7701 Telegraph Road
Temporarily Closed

Titans
Alexandria City High School
W: 11:00 am – 3:00 pm

COMING SOON!
Seminary Road
4900 Seminary Road

Harrisonburg, VA

Regional Office
42 Terri Drive
M – F: 9:00 am – 5:00 pm
Sa: 9:00 am – 12:30 pm

Drive-up:
M – F: 9:00 am – 5:00 pm
Sa: 9:00 am – 12:30 pm

James Madison University
The Union
M – F: 9:00 am – 5:00 pm



Washington, D.C.

GAO Building, 3rd Floor
T & Th: 8:00 am – 1:00 pm
and 2:00 pm – 4:00 pm

ATMs at all locations.



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allpointnetwork.com
(888) SITE-CO-OP
co-opcreditunions.org/locator



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