

ONESource

Winter 2026

OUR PROMISE

For You, For Life

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New Year, New Money Habits:

9 Financial Resolutions That Stick

These resolutions are not the usual "new year, new fix for everything" cliché that falls apart by February. These are realistic, low-pressure ways to become more money-savvy. Check out this list and see if there are a couple habits you could adopt. Making minor tweaks can grow your financial finesse!

1. Know where your money is going.

This is about awareness, not tracking every penny. A quick monthly check-in can help you spot patterns and make better decisions without feeling overwhelmed.

2. Build a starter emergency fund.

Starting small still counts. Even a few hundred dollars can help cushion unexpected expenses. A year-end bonus or tax refund can be a great place to begin.

3. Pay yourself first. Even if it's \$25.

Small amounts add up over time. Automation is the hero here because out of sight means out of mind. Use a direct deposit split or automatic transfers to ensure some money makes it into savings with each pay period.

4. Create a budget that leaves room for fun.

A budget should not feel like punishment. Planning for enjoyment helps you stick with it and spend without guilt.

5. Tackle one debt. Not all of them.

Looking at all your debts at once can feel overwhelming. Focus on just one. Some people prefer the debt snowball method, paying off the smallest balance first for motivation. Others prefer the debt avalanche method, starting with the highest interest rate to save money long term. Either approach works. The key is choosing one and sticking with it.

6. Check your credit score and understand it.

Your credit score is information, not a judgment. Knowing where you stand puts you in control and helps you plan for future opportunities.



Turn the page to continue reading about new financial habits.

New Year, New Money Habits CONTINUED

7. Automate the boring stuff.

Bills, savings, and transfers are easier when they are automatic. Less to manage means less stress.

8. Plan for one “future you” goal.

Whether it's a home, education, travel, or retirement, start with one goal. Starting small now is often better than waiting to feel ready.

9. Ask for help sooner than you think you should.

Getting guidance is not a last resort. It's a smart move to make now. Asking questions early can save you time, stress, and money later.

Falling Off Track Happens

Progress is not linear. If you slip up, that does not erase the progress you have already made. Restart without guilt. You are not starting from scratch. You are starting with experience.

Remember that you don't have to navigate finances on your own. We offer free one-on-one financial counseling with a certified financial counselor, online education through Banzai and KOFÉ, and a series of webinars throughout the year to help you tackle your goals. Pick one habit. Take one step. We are here to help.

Financial Fitness Challenge

This year's Financial Fitness Challenge features real members with real goals, each working toward stronger financial health with guidance, support, and accountability.



Yolanda Jones

A long-time member, Yolanda joined the challenge to continue building savings and strengthening her financial foundation for herself and her teenage daughter. Inspired by lessons learned during the pandemic, she is focused on consistency, accountability, and creating habits that support long-term security.



Doreen Vail

A grandmother, creative professional, and lifelong learner, Doreen entered the challenge to refine her financial strategy in retirement. Her goals include growing savings, paying down her mortgage, and creating flexibility to give, travel, and support her family with confidence.



Kimberly Wilson

A long-time member, Kimberly joined the challenge as an opportunity to reset and build a stronger financial foundation for herself and her family. Her goals include reducing debt, improving her credit score, and creating greater stability so she can support future generations with confidence.



Follow along as these participants work with the Commonwealth One team to build healthier financial habits, share their experiences, and show what progress really looks like.

Credit Union Cherry Blossom Race



RACE DETAILS
5K: April 11
10M: April 12

Each spring, runners from around the world gather in Washington, D.C., for one of the area's most iconic traditions: the Credit Union Cherry Blossom Race. Known as "The Runner's Rite of Spring," this event celebrates community, wellness, and the beauty of the city at peak cherry blossom season. The race also serves as a fundraiser benefiting Children's Miracle Network Hospitals.

CommonWealth One is proud to be a sponsor of the Credit Union Cherry Blossom Race for more than 10 years. The race reflects values we share as a credit union: supporting healthy lifestyles, bringing people together, and investing in the communities we serve.

The event features multiple race options, including a fast, scenic 5K and the nationally recognized 10-mile race, which attracts elite athletes and everyday runners alike. Both courses showcase some of the area's most recognizable landmarks and breathtaking views of the cherry blossoms in bloom.

Members can access exclusive race entry codes by emailing marketing@cofcu.org with the subject line: **2026 CU Cherry Blossom Race**.

Whether you're chasing a personal record, running for fun, or seeking to support a good cause, the Credit Union Cherry Blossom Race is a celebration of movement, community, and springtime in our region.

Learn more about the race at cherryblossom.org.



Scholarships Available

Fund your education! We're accepting applications for college scholarships with a total of \$9,000 available. We award multiple scholarships each year to support academic achievement, community leadership, and financial capability for members planning to attend an accredited college, university, or other institution of higher learning. Visit cofcu.org/scholarships to learn more.

Martin Luther King Jr. Day of Service

Food Drive

In honor of Dr. Martin Luther King Jr.'s legacy of service, CommonWealth One is giving back to our community by supporting local families in need.

January 19 – February 28

This year, we are partnering with Arlington Community Federal Credit Union to raise \$5,000 in food and monetary donations for the Capital Area Food Bank.

Donations can be dropped off at the following locations:

- **Main Branch**
- **Duke Street Branch**
- **Harrisonburg Regional Branch**
- **JMU Branch**

Food and monetary donations are welcome. Monetary donations can be made online at cofcu.org/food-drive.

Together, we can make a meaningful impact.



Board of Directors Nominees

The following candidates have been nominated to serve on the CommonWealth One Board of Directors and are committed to guiding the future of the credit union on behalf of our members.

Rupert J. Jennings, III

A member for over 40 years, Mr. Jennings joined CommonWealth One while working at the U.S. Army Corps of Engineers, where he served for more than 33 years before retiring from the Office of the Chief Counsel in 2014. He has served continuously on the Board since 1999.

Dr. John F. Knight

Serving on the Board since 2000, Dr. Knight is currently Vice Chairman and has previously served as Treasurer and in multiple committee roles. A graduate of James Madison University with degrees in Accounting and Management, he is a retired CPA and holds Faculty Emeritus status in Finance at JMU.

Mary L. Summers

A Board member since 1992 and past Chairman, Mrs. Summers currently serves on the Human Resources and Technology Committees. She retired from federal service in 2016 as Deputy Associate CIO for Corporate IT Services and now provides advisory leadership to nonprofit and intergovernmental organizations.

These nominations will be voted on at the **Annual Meeting on May 28, 2026, at 5:30 pm**, held at the Main Branch in Alexandria, VA. In addition to nomination by the Nominating Committee, there is a petition process available to members for nominating candidates to the Board of Directors. The closing date for receiving nominations by petition is **February 21, 2026**.



TeamONE SPOTLIGHT



Kyle Wetzel

Member Advantage
Mortgage Loan Officer

Buying a home is one of the biggest financial decisions many members will make. Kyle Wetzel is here to make that process feel clearer and calmer.

Serving members in the Harrisonburg, VA, area, Kyle brings more than seven years of experience in the mortgage and credit union industry. His approach is simple: Listen first, explain clearly, and guide members every step of the way so they never feel rushed or unsure.

To contact Kyle,
scan the QR code or
call **540-208-2599**.



Kyle believes that home financing should feel empowering, not intimidating. Whether you are buying your first home, refinancing, or exploring what's possible, he focuses on helping members understand their options to make decisions that fit their goals and comfort level.

CommonWealth One's Member Advantage Mortgage gives members access to competitive rates, a wide range of mortgage options, and helpful tools and education, all with personalized support.

Kyle is proud to work with members throughout the Harrisonburg community and looks forward to helping turn homeownership goals into smooth, confident experiences.

Member Advantage Mortgage, LLC is an Equal Housing Lender. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. Kyle Wetzel is licensed by the Virginia State Corporation Commission, #MLO-76918VA, NMLS #2225948. Member Advantage Mortgage LLC is licensed by the Virginia State Corporation Commission, Mortgage Lender License MC-5045, NMLS ID #1557. Visit www.cofcu.org/MAM for complete terms and conditions. Member Advantage Mortgage LLC (MAM) is subsidiary of CUSO Development Company (CDC), which is owned and operated by credit unions for the benefit of credit unions and their members. CommonWealth One Federal Credit Union has an affiliated business arrangement with MAM and is an indirect, minority owner of MAM. Loans originated for CommonWealth One Federal Credit Union members benefit both MAM and CommonWealth One Federal Credit Union. Visit commonwealthone.memberadvantagemortgage.com/owners-disclaimer/ to view licensing information.



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
M – F: 9:00 am – 5:00 pm

Humphreys Engineer Center
7701 Telegraph Road
Reopening Soon

Titans

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

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.



P.O. Box 9997 • Alexandria, VA 22304
(703) 823-5211 • (800) 424-3334
Routing Number: 256078365

COMING SOON!

Seminary Road Branch
4900 Seminary Road



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



VOLUNTEERS

BOARD OF DIRECTORS

Rupert J. Jennings, III, Chairman
John F. Knight, Vice Chairman
George McAndrews, Secretary
Mark Angel, Treasurer

Phil Caldwell
Mary L. Summers
Dr. Linda Thomas

SUPERVISORY COMMITTEE

Ron McCray, Chairman
Marvin T. Isom, Secretary

Ashley L. Comer