



Maxims

Firestone Federal Credit Union

Issue 502

January 2024

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

What's on your list?

**Make some resolutions you can actually keep..
and let us help!**



Payoff Debt -
We have several different loan options to help you consolidate your debt and start off the new year right! Contact our loan department today!

Go Green -
If you haven't done so yet, sign up for our online banking platform and opt in for e-statements. You're doing your part to save the planet and it's a more secure way to receive your statements.

Start Saving -
Whether you want to save for next Christmas or have money set aside for an emergency— Set up automatic deposits today so it's there for you when you really need it!

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2024 HOLIDAY CLOSINGS	
New Year's	Monday, January 1st & Tuesday, January 2nd
Good Friday	Friday, March 29th
Memorial Day	Monday, May 27th
Independence Day	Thursday, July 4th
Labor Day	Monday, September 2nd
Thanksgiving	Thursday, November 28th & Friday, November 29th
Christmas	Tuesday, December 24th and Wednesday, December 25th
New Year's	Tuesday, December 31, 2024 and Wednesday, January 1, 2025



HOLIDAY LOAN SPECIAL!

Got Christmas bills to pay?
 Don't delay
 It's only around until 1/31/24

MAXIMUM LOAN AMOUNT \$3,000
TERM 12 MONTHS
4.00% A.P.R.

Estimated payment on a 4.00% A.P.R. Holiday 12 loan for 12 months is \$85.16 per \$1,000. The Holiday 12 loan is available until January 31, 2024. All loans are subject to credit approval. Holiday 12 is a closed-end loan product. A pre-existing Holiday Loan will be combined with the new Holiday Loan for a maximum loan amount of \$3,000.

The Nominating Committee has nominated three incumbents to serve 3-year terms on the Board of Directors. Their current terms expire in 2024. Each of the nominees has served the credit union for many years. The nominees are Pat Buchanan, Luba Shirley and Cathie Lojkovic. Additional nominations may be made by petition. The deadline for petitions is March 1, 2024. For more information, please contact a member of the Nominating Committee listed below.

Guy Finch 234-352-1095 ext. 222 Lori Sullivan 234-352-1095 ext. 220

ANNUAL MEETING

WHERE: GUY'S PARTY CENTRE, Waterloo Rd, Akron
WHEN: March 25, 2024 Doors open at 4:45 p.m./Buffet at 5:00 p.m.
TICKETS: \$14.00 per person (members)
\$22.00 per person (non-members)

THIS YEAR WE ARE ALLOWING NON-MEMBERS TO ATTEND. THEY WILL HAVE TO PAY FULL PRICE (\$22.00/per person) and THEY WILL NOT RECEIVE A TICKET FOR THE DRAWINGS.

ANNUAL MEETING RESERVATION FORM

NO RESERVATIONS ACCEPTED AFTER MARCH 15, 2024. KIDS 4 AND UNDER ARE FREE.
PLEASE LIST ALL NAMES OF ATTENDEES REGARDLESS OF AGE.

Return this form to the credit union with a self-addressed envelope.

PLEASE PRINT.

NAME(S)	Member Y/N	Account #	Age (10 & under)
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

\$ _____ Remittance enclosed at \$14.00 per person (member).
 Remittance enclosed at \$22.00 per person (non-member).
 Please do not send cash through the mail.

Please transfer \$ _____ from my share account # _____ to pay for my tickets.

Signature _____ Date _____

AKRON	Staff Extensions Automated Telephone Number 234-352-1095	Identity Theft Reporting
Local Phone: 234-352-1100 Fax: 330-724-2590 Toll-Free: 888-740-8351 Mailing Address 31 Hanna Parkway Akron, OH 44319 Hours: Monday—Friday 8:15—4:15 E.S.T.	Beth.....220 Carrie.....112 Cathie.....200 Kara.....110 Linda.....222 Melanie.....221	Call Us Immediately! 1-888-740-8351 Experian 1-888-397-3742 Equifax 1-888-766-0008 TransUnion 1-800-680-7289 Federal Trade Commission 1-877-438-4338
SCOREBOARD November 30, 2023	Mortgage Loan Originators (MLO)	CU Members Mortgage
Assets.....\$210,443,194 Shares.....\$172,858,628 Loans.....\$29,665,392	Carrie.....853880 Cathie.....1989957 Kara.....1245004	For mortgage loans outside of the states of Ohio and Tennessee, call 1-800-607-3474 or visit their website: www.cumembershomeloan.com/CUSouth E-Mail - southwestcu@homeloancu.com
		You can reach the following staff members at 234-352-1100 Sara, Hope and Darla
		Website - www.fofcu.com
		E-Mail - fstonecu@fstonecu.com

HAPPY NEW YEAR!



Countdown
Confetti
Midnight
Balloons

Celebration
Fireworks
January
Happy



New Year
Clock
Cheers
Goals

Party Poppers
Noisemaker
Resolution
Sparklers



2023 MEMBERSHIP PROMOTION WINNERS

New Member Winners

- September—Joelle S.
- October—Brian P.
- November—Michael F.

"Referred by" Winners

- September—Baldeep C.
- October—Barbara G.
- November—Matthew B.

Even though the membership promotion is over, you can still refer your eligible family members, friends, and co-workers to join the Firestone Federal Credit Union.

Have them contact our office and we will send them a membership packet.

THANK YOU!!

Membership eligibility—Immediate family members of current members, employees of Bridgestone/Americas, and/or employees of any of our SEG groups (contact us for a list).

Loan and Savings Policies (All loans are subject to credit approval)

SECURED LOANS	Annual Rate	Terms	Minimum Payment \$1,000	per	Amount and Conditions	Requirements
Regular Share Pledged	5.50% 3.50%	Up to 72 months Up to 36 months			None	95% of Pledged Shares
Term Shares Pledged	See Note	Balloon			None	Rate is 3.5% over term share rate
New Vehicles 2024-2022 (untitled)	4.49% 4.99% 5.49% 5.99%	42 months 60 months 72 months 84 months	\$25.78 \$18.88 \$16.34 \$14.61		Purchase Price Purchase Price Purchase Price \$30,000 and over	Copy of Purchase Order
Used Autos 2023-2020	5.99% 6.49%	Up to 60 months Up to 72 months	\$19.33 \$16.81		Purchase Price \$30,000 and over	Copy of Purchase Order
Used Autos 2019 and older	6.99%	Up to 60 months	\$19.81		Purchase Price	Copy of Purchase Order
Other Collateral	7.25%	Up to 72 months	\$17.18		Up to 100% Financing	Copy of Purchase Order
CO-MAKER LOANS	Annual Rate	Terms	Minimum Payment \$1,000	per	Amount and Conditions	Requirements
Max-E Line Educational L.O.C.	6.75%	Up to 84 months	\$14.97		\$20,000 limit Revolving L.O.C.	Copy of bills and acceptable Co-Maker
Co-Maker	8.75%	Up to 60 months	\$20.64		\$20,000 limit	Acceptable Co-Maker
UNSECURED LOANS	Annual Rate	Terms	Minimum Payment \$1,000	per	Amount and Conditions	Requirements
Unsecured Loans	8.75%	Up to 40 months	\$28.91		\$10,000 limit Closed-end loan	Signature
Max-A Line Unsecured L.O.C.	8.75%	Up to 40 months	\$28.91		\$10,000 limit Open-end loan	Signature
Signature30	6.99%	Up to 30 months	\$36.43		\$5,000 limit Closed-end loan	Signature

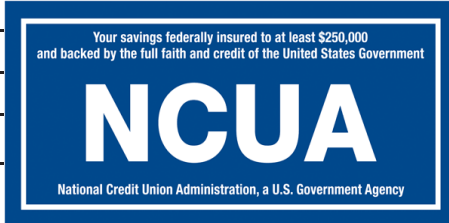
OWNER-OCCUPIED HOMES IN OHIO & TENNESSEE ONLY

1st Mortgages	Loan-to-Value	Rate	Maximum	Payment per \$1,000
10 Year/120 months	80%	6.75%	\$500,000	\$11.49
15 Year/180 months	80%	6.85%	\$500,000	\$8.91
15 Year/180 months	90%	6.95%	\$500,000	\$8.98
20 Year/240 months	80%	7.05%	\$500,000	\$7.79
20 Year/240 months	90%	7.15%	\$500,000	\$7.85
30 Year/360 months	80%	7.25%	\$500,000	\$6.83
30 Year/360 months	90%	7.45%	\$500,000	\$6.97
2nd Mortgages	Loan-to-Value	Rate	Maximum	Payment per \$1,000
10 Year/120 months	80%	8.75%	\$100,000	\$12.54
Max-H Line L.O.C. 1/2% of amt. borrowed	80%	7.00% variable	\$100,000	1.5% of amt. borrowed

SHARE ACCOUNTS

Account Type	Term	Annual % Yield	Dividend Rate	Compounding Information
Regular Share	n/a	.501%	.50%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	1.004%	1.00%	
Term Share Accounts Regular and IRA	6 Months	5.116%	5.00%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted monthly. Penalty for early withdrawal is a maximum of 120 days' dividends. A minimum deposit of \$5,000 is required.
	1 Year	.702%	.70%	
	1.5 Year	4.334%	4.25%	
	2 Year	4.855%	4.75%	
	3 Year	2.018%	2.00%	
	4 Year	3.042%	3.00%	

Regular Share & IRA Share rates in effect from January 1, 2024 to March 31, 2024
Term Share rates effective December 1, 2023



ALL TERM SHARE AND LOAN RATES, CONDITIONS AND TERMS ARE SUBJECT TO CHANGE AT ANY TIME; REGULAR SHARE RATES ARE SUBJECT TO CHANGE QUARTERLY.