



Maxims

Firestone Federal Credit Union

Issue 498

September 2023

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

2023 MEMBERSHIP PROMOTION

FAMILY

- Parents
- Children
- Grandparents
- Grandchildren
- Spouse
- Siblings
- Step Relations
- Same Household



CO-WORKER

Co-Workers of existing FFCU members that are Bridgestone employees or an employee of one of our SEG groups. An updated list of our SEG groups is available on our website or by contacting our office.

Refer a new member and your name will be put in a drawing for **\$100**

Your name will be entered the same month the referral opens their account.

Join today and your name will be put in a drawing for **\$100**

Your name will be entered the same month you open your account.

Drawings will be held on October 2nd, November 1st and December 1st.

There will be one name drawn each month for "New Member" and "Referring Member." The funds will be credited to the winning members account. Non-winning slips will be shredded each month.

The promotion runs from September 1, 2023 – November 30, 2023.

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**Stop Searching
for a Great Rate.
We've got it
right here!**

**24 Month
Term Share
4.75% A.P.R.*
4.855% A.P.Y.****

*Term Share rates are effective September 1, 2023.
Minimum deposit is \$5,000. There is an early
withdrawal penalty of 120 days of dividends on
the amount withdrawn. Rates are subject to
change at any time.*

**Annual Percentage Rate*

***Annual Percentage Yield*



The best way to protect your information from scammers? Recognize a phishing scam

Scammers know how valuable your personal and financial information is — and they'll do or say almost anything to get it. What can you do to keep it safe?

The best way to protect your info from scammers is to recognize a [phishing scam](#), but how do you know what to look for? Here's an example: Say you get an unexpected text, email, or call that looks like it's from a company you know, like Microsoft or Apple. They claim there's a problem with your account and say you need to click a link or call a number to update your info as soon as possible. They might even say they've noticed suspicious activity or log-in attempts on your account. The alert may seem like it's coming from a company you know, but it's a scammer who wants to steal your info — which could lead to [identity theft](#).

Here's how to keep your info safe from scammers:

- **Don't give your info to anyone who contacts you out of the blue.** Honest organizations won't call, email, or text to ask for your info, like your Social Security, bank account, or credit card numbers.
- **Don't click on any links.** If you get an email or text from a company you know and do business with, contact them using a website you know is real. Or look up their phone number — but don't call a number they gave you or the number from your [caller ID](#).
- **Update your security software.** This will protect your computer and [phone](#) from security threats, which could expose your personal or financial info to scammers.

You might spot these frauds — but someone you know might need support. Please share this info with your friends and family. And report scams to the FTC at [ReportFraud.ftc.gov](#).

6 REASONS TO GET PRE-APPROVED FOR AN AUTO LOAN

1. You will understand how much you can borrow.
2. It will be easier to decide on a vehicle.
3. You will be able to identify credit issues beforehand.
4. You will eliminate stress during the financial process.
5. You will come across as an experienced buyer.
6. You can avoid dealership markups.

**NEW CAR
LOAN
RATES AS
LOW AS
3.49%**

**USED CAR
LOAN
RATES AS
LOW AS
5.49%**

All loans are subject to credit approval. All loan terms and conditions are available on our website ([www.fofcu.com](#)) or contact our office for complete details. We can schedule automatic payments (on the 15th and/or the last day of the month) to be pulled from your FFCU share account or your checking account at another financial institution. Ask for details when you contact the loan department.

QUICK AND EASY ONLINE FINANCIAL CALCULATORS

Whether you need a loan or are saving for the future, we have a financial calculator to assist you. Visit [www.fofcu.com](#) to access our financial calculators or click on the calculator to go directly to the calculator page on our website.



Home Calculators

- ◆ **How much home can I afford?**
- ◆ **Mortgage Payment Calculator**

Savings Calculators

- ◆ **How long until I reach my savings goal?**
- ◆ **How much will my CD be worth at maturity?**

Retirement Calculators

- ◆ **How much will I need to save for retirement?**
- ◆ **I'm retired, how long will my savings last?**

Auto Calculators

- ◆ **How much will my auto payments be?**
- ◆ **How much car can I afford?**

Credit Calculators

- ◆ **Should I consolidate my debts?**
- ◆ **Loan Payment Calculator**

These calculators are intended to provide approximate information about your loan payments and does not constitute an offer to extend credit. Your actual payment information may vary. Please [contact us](#) for exact payment information.

<p align="center">AKRON</p>	<p align="center">Staff Extensions Automated Telephone Number 234-352-1095</p>	<p align="center">Identity Theft Reporting</p> <p align="center">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</p>
<p>Local Phone: 234-352-1100</p> <p>Fax: 330-724-2590</p> <p>Toll-Free: 888-740-8351</p> <p align="center">Mailing Address 31 Hanna Parkway Akron, OH 44319</p> <p align="center">Hours: Monday—Friday 8:15—4:15 E.S.T.</p>	<p>Beth.....220</p> <p>Carrie.....112</p> <p>Cathie.....200</p> <p>Kara.....110</p> <p>Linda.....222</p> <p>Melanie.....221</p>	<p align="center">CU Members Mortgage</p> <p align="center">For mortgage loans outside of the states of Ohio and Tennessee, call 1-800-607-3474 or visit their website: www.cumembershomeloan.com/CUSouth</p> <p align="center">E-Mail - southwestcu@homeloancu.com</p>
<p align="center">SCOREBOARD July 31, 2023</p>	<p align="center">Mortgage Loan Originators (MLO)</p>	<p align="center">You can reach the following staff members at 234-352-1100 Sara, Hope and Darla</p>
<p>Assets.....\$214,513,476</p> <p>Shares.....\$178,084,901</p> <p>Loans.....\$28,051,615</p>	<p>Carrie.....853880</p> <p>Cathie.....1989957</p> <p>Kara.....1245004</p>	<p align="center">Website - www.fofcu.com</p> <p align="center">E-Mail - fstonecu@fstonecu.com</p>



Back to School Word Search

F F S G B C Y N Y T Z S J A I I V J R Z S Q K
K J N F K G G R K J D L I W Y J B B B Q S G U
C A D N W Q F H Q F B T Q O K X W P R X G E Y H
E U T Y L X G I Q W N R Q O Z A Q E E U V C I X
R W I R M B T N H E T E O E W Q L B Z N O E X A
X A P A Q F L H C W T B M E W X Y A R T C R Q R
L H O M E W O R K C E W W N E L F C K X F I K T
O S U V L W H A D T W I D Q A K B K Y N H Z L J
P E T T P G U O O S C H E D U L E P O A O M E R
X S T S C I E N C E E D Z P G Z K A K E B D B C
I S A C S Q H U C O E K A B O N M C D R U B Q V
B A A R A P G B E S T E A Q I Q F K W C K P Z W
D L A C I D U M K W K Q A I E O J U A Z U H G G
Z C O G G T A I V J T X T K O I K T F C K A L T
X U N J S N H D N G P C Z Q G U I R E H C A E T
Y A L M D O B M E M D T O W G O A M C O W E K Q
R R J F J T K J E G U B W Z N Q M H T E N D R J
E I O V V S B N O T O C H Q W K E R K X O T F E
V A E T D O P L I O I Y D C O A N E N C I R O M
V H T D S G N O K Z U C D S D V R B M J Z L L J
T H P O J I K S P Y U W V X S D P Y B Y D W D B
Y Q H Z V Y H Y H P A R G O E G F B B A P U E A
F G N I T I R W S T U D E N T S L I U E W M R D
I S L A I Z K H S I L G N E N B G N I D A E R Q



- Science
- Desk
- Books
- English
- Homework
- Teacher
- Education
- Geography
- Pencil
- Arithmetic
- Folder
- Backpack
- History
- Writing
- Schedule
- Notebook
- Art
- Recess
- Reading
- Classes
- Students



SEPTEMBER IS
World Alzheimer's Month

Do Not Ask Me to Remember

Do not ask me to remember,
Don't try to make me understand,
Let me rest and know you're with me,
Kiss my cheek and hold my hand.
I'm confused beyond your concept,
I am sad and sick and lost.
All I know is that I need you
To be with me at all cost.
Do not lose your patience with me,
Do not scold or curse or cry.
I can't help the way I'm acting,
Can't be different though I try.
Just remember that I need you,
That the best of me is gone,
Please don't fail to stand beside me,
Love me 'til my life is done.
— Owen Darnell

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 2023-2022 (untitled)	3.49% 4.49% 4.99% 5.49%	42 months 60 months 72 months 84 months	\$25.33 \$18.65 \$16.11 \$14.37		Purchase Price Purchase Price Purchase Price \$30,000 and over	Copy of Purchase Order
Used Autos 2023-2020	5.49% 6.49%	Up to 60 months Up to 72 months	\$19.10 \$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

OWNER-OCCUPIED HOMES IN OHIO & TENNESSEE ONLY

1st Mortgages	Loan-to-Value	Rate	Maximum	Payment per \$1,000
10 Year/120 months	80%	5.25%	\$350,000	\$10.73
15 Year/180 months	80%	5.35%	\$350,000	\$8.10
15 Year/180 months	90%	5.45%	\$350,000	\$8.15
20 Year/240 months	80%	5.55%	\$350,000	\$6.91
20 Year/240 months	90%	5.65%	\$350,000	\$6.97
30 Year/360 months	80%	5.75%	\$350,000	\$5.84
30 Year/360 months	90%	5.95%	\$350,000	\$5.97
2nd Mortgages	Loan-to-Value	Rate	Maximum	Payment per \$1,000
10 Year/120 months	80%	7.25%	\$100,000	\$11.75
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	.702%	.70%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	1.202%	1.20%	
Term Share Accounts Regular and IRA	1 Year	.702%	.70%	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.
	1.5 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 July 1, 2023 to September 30, 2023 Term Share rates effective September 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.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency