



Maxims

Firestone Federal Credit Union

Issue 445

April 2019

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

Didn't save for a rainy day?



Unexpected

- ◆ Medical Expenses
- ◆ Home Repairs
- ◆ Car Repairs

Any unexpected expense can take a hit on your savings, but what if you didn't save up for it?

Our Signature 30 could help you cover those expenses.

The terms are customizable to your needs - you can take less than \$5,000 for a term shorter than 30 months.

Contact our loan department and let's see if we can help you out.

234-352-1100 or 888-740-8351

Signature 30
6.99%
 Up to 30 months
 \$5,000 Limit
 Closed-End

Estimated payment on a 6.99% A.P.R. signature loan for 30 months is \$36.43 per \$1,000.

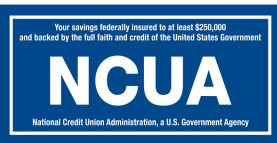
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Regular Shares and Term Share rates are increasing again!

	A.P.Y. Annual Percentage Yield	A.P.R. Annual Percentage Rate	Min. balance
Regular Shares	1.357%	1.35%	n/a
IRAs	1.863%	1.85%	n/a
1 year term share	1.917%	1.90%	\$5,000
2 year term share	2.171%	2.15%	\$5,000
3 year term share	2.427%	2.40%	\$5,000
4 year term share	2.888%	2.85%	\$5,000



Regular and IRA rates are effective April 1, 2019 — June 30, 2019
Term Share rates are effective April 1, 2019



We will be closed on April 19th in observance of Good Friday

We hope everyone has a happy and healthy holiday weekend

ANNUAL MEETING

The Credit Union held its 58th Annual Meeting on March 25th. 312 members enjoyed great food and lots of door prizes. The following incumbents were re-elected by acclamation to three year terms on the Board of Directors: John Buckley, Denise Gazdacko, and Gregg Rasor.

Emergency funds, which ideally provide a [three- to six-month cushion](#) of living expenses, are reserved for events that can seriously upend your financial life and are harder to anticipate. Divorce, job loss or unexpected medical expenses would fall into that category.

Smaller financial expenses, such as car repairs, routine medical expenses and home maintenance should be accounted for in your emergency fund as well. You can start a separate share/savings account to build up an emergency fund to cover unexpected expenses. Quick access to that money is crucial.

Creating a rainy day savings strategy starts with getting a handle on any future expenses. For most people, monthly expenses such as house payments, utilities, insurance and groceries stay steady. Other costs are less frequent but not technically emergencies.

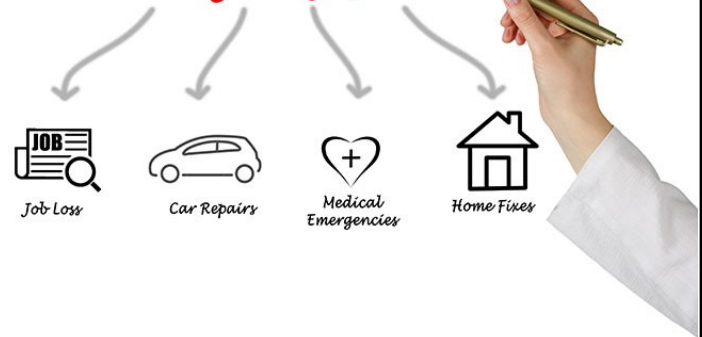
Make a list of the expenses you'll probably have to pay in coming years. In addition to car maintenance or house repairs, this could include kids' braces or veterinary bills.

Get in the habit of socking away part of your monthly income into each of your savings funds. You can start small with just a few dollars a month. If you have direct deposit, you can start funneling a portion of your paycheck into the emergency fund account.

Though you'll never be totally prepared for everything life throws at you, knowing you'll be able to ride through some of the financial bumps in the road should help you rest easier.

You can set up a sub account under your FFCU share account and start setting aside funds for those emergencies. Contact us for more information and your options to make deposits.

Emergency Fund



AKRON

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.

BROOK PARK

Phone: 216-362-3633

Fax: 216-362-5151

Branch Address
6275 Eastland Road
Brook Park, OH 44142

Hours: 2nd and 4th Friday
10:00—4:00 E.S.T.
(Closed 1:00—1:30 for lunch)

Identity Theft Reporting

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

Transferring money to your checking account

We can electronically transfer funds from your credit union share account to a checking account at another financial institution up to six times each month. We need a signed authorization and a copy of a voided check on file. If you do not have checks, the account owner(s), account number and routing number may also be provided to us on bank letterhead. Once we have this information on file, contact us before 3:00 p.m. E.S.T., and your transfer will be credited to your checking account on the next business day. For more information, call us at 1-888-740-8351.

Staff Extensions
Automated Telephone Number
234-352-1095

Beth.....	220
Betty.....	221
Carrie.....	112
Donna.....	210
Kara.....	110
Linda.....	222
Marlene.....	111
Wayne.....	200

Mortgage Loan Originators (MLO)

Carrie.....853880
 Donna.....419539
 Marlene.....419541
 Kara.....1245004

SCOREBOARD
February 28, 2019

Assets.....	\$200,035,437
Shares.....	\$161,366,287
Loans.....	\$35,926,012

Address Changes

All address changes must be done in writing. When informing us of any address changes, please include current phone numbers. Phone numbers should include home, work and cell. If you would like all correspondence to be sent to a P.O. Box we must also have a physical address on file. You can contact us for an address change form or you can download one from our website. Upon completion you can mail it or fax (330-724-2590) to us.

CU Members Mortgage

For 1st mortgage loans outside of the states of Ohio and Tennessee, call 1-877-316-6434 or log on www.rockieshomeloancu.com

Staff Extensions
Automated Telephone Number
234-352-1095

Beth.....	220	Kara.....	110
Betty.....	221	Linda.....	222
Carrie.....	112	Marlene.....	111
Donna.....	210	Wayne.....	200

You can reach the following staff members at
234-352-1100
Gayle, Raette, Sara, Cathie and Melanie

Website - www.fofcu.com

E-Mail - fstonecu@fstonecu.com

E-Statement Website
<https://www.cos8twiz.com>

EASTER WORD SEARCH PUZZLE
 FIND 20 WORDS HIDDEN IN THIS PUZZLE



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

- Word List**
- BASKET
 - BUNNY
 - CANDY
 - CHOCOLATE
 - EASTER
 - EGG
 - FUN
 - HUNT
 - SUNDAY
 - RABBIT
 - SPRING
 - DAFFODIL
 - JELLYBEAN
 - PARADE
 - BONNET
 - CHICKS
 - SEARCH
 - FIND
 - DECORATED
 - PAINT

Search the puzzle for the words shown in the word list. Circle each word that you find until you find all of the words in the whole puzzle!



Easter is meant to be a symbol of hope, renewal, and new life.
 ~Janine di Giovanni~

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	4.50% 2.50%	Up to 84 months Up to 36 months	\$13.91 \$28.87		None	95% of Pledged Shares
Term Shares Pledged	See Note	Balloon			None	Rate is 2% over term share rate
New Vehicles 2019-2018 (untitled)	2.49% 2.99% 3.49% 3.99%	42 months 60 months 72 months 84 months	\$24.89 \$17.97 \$15.42 \$13.67		Purchase Price Purchase Price Purchase Price \$30,000 and over	Copy of Purchase Order
Used Autos 2016-2018	4.49% 4.99%	Up to 60 months Up to 72 months	\$18.64 \$16.11		Purchase Price \$30,000 and over	Copy of Purchase Order
Used Autos 2015 and older	5.49%	Up to 60 months	\$19.10		Purchase Price	Copy of Purchase Order
Other Collateral	6.75%	Up to 72 months	\$16.93		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%	3.50%	\$350,000	\$9.90
15 Year/180 months	80%	3.70%	\$350,000	\$7.25
15 Year/180 months	90%	3.90%	\$350,000	\$7.35
20 Year/240 months	80%	4.00%	\$350,000	\$6.07
20 Year/240 months	90%	4.20%	\$350,000	\$6.17
30 Year/360 months	80%	4.40%	\$350,000	\$5.01
30 Year/360 months	90%	4.49%	\$350,000	\$5.07
2nd Mortgages	Loan-to-Value	Rate	Maximum	Payment per \$1,000
10 Year/120 months	80%	6.75%	\$100,000	\$11.48
Max-H Line L.O.C. 1/2% of amt. borrowed	80%	5.25% variable	\$100,000	n/a

SHARE ACCOUNTS

Account Type	Term	Annual % Yield	Dividend Rate	Compounding Information
Regular Share	n/a	1.357%	1.35%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	1.863%	1.85%	
Term Share Accounts Regular and IRA	1 Year	1.917%	1.90%	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.
	2 Year	2.171%	2.15%	
	3 Year	2.427%	2.40%	
	4 Year	2.888%	2.85%	

Regular Share & IRA Share rates in effect from April 1, 2019 to June 30, 2019
Term Share rates effective April 1, 2019



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

