



Maxims

Firestone Federal Credit Union

Issue 481

April 2022

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE



Dump the Dealer and Fall in Love with the Credit Union

Firestone Federal Credit Union has always taken the stance of doing what is best for our members. We understand that sometimes the only way to “get all the promotional deals” is to finance through the dealership. What about after your promotional period expires and you are paying a higher rate?

Good News! You are not stuck! We offer new car rates for up to 6 months after the initial purchase of a new car. With FFCU car loans—what you see is what you get—no hidden terms, no surprise fees, etc.

- Fixed Rates**
- No Application Fee**
- Easy to Budget Fixed Payments**
- No Early Payoff Penalties at FFCU**
- Scheduled Automatic Payments***

Make sure to check your loan documents to see if there are any prepayment penalties or any other restrictions regarding early payoffs.

Give us a call today to see how to get started!

All loans are subject to credit approval. All loan terms and conditions are available on our website (www.fofcu.com) and on page 4 of the newsletter.

** We can set up scheduled 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.*

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**NEW REGULAR/IRA RATES
(effective 4/1/2022)**

	A.P.Y. Annual Percentage Yield	A.P.R. Annual Percentage Rate	Minimum balance
Regular Shares	.325%	.325	n/a
IRAs	.828%	.825	n/a



We will be closed on
Friday, April 15th
in observance of
Good Friday
Please plan your withdrawals
and transfers accordingly.

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

*Regular and IRA
rates are effective*

April 1, 2022 — June 30, 2022

Spring Loan Promotion!

**Receive a \$50 gas card with each
new title secured loan**



- Purchase New or Used Autos, Trucks and Motorcycles
- Refinance an existing vehicle loan (from a different lender)

**Choose from Shell,
Marathon or Speedway
Gift Cards.**

Visit our website (www.fofcu.com) for
terms and conditions or contact our
loan department for more details.

Promotion valid
April 1, 2022 — June 30, 2022.

Gas card will be available after the loan
is disbursed. All loans are subject to
credit approval.

**New Car Rates as
low as 2.49% A.P.R.**

**Used Car Rates as
low as 4.49% A.P.R.**

AKRON

Staff Extensions 234-352-1095

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.....210
Kara.....110
Linda.....222
Melanie.....221
Wayne.....200

You can reach the following staff members at
234-352-1100 - Sara, Hope and Darla

Website - www.fofcu.com

E-Mail - fstonecu@fstonecu.com

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

CU Members Mortgage

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

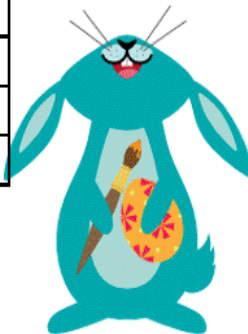
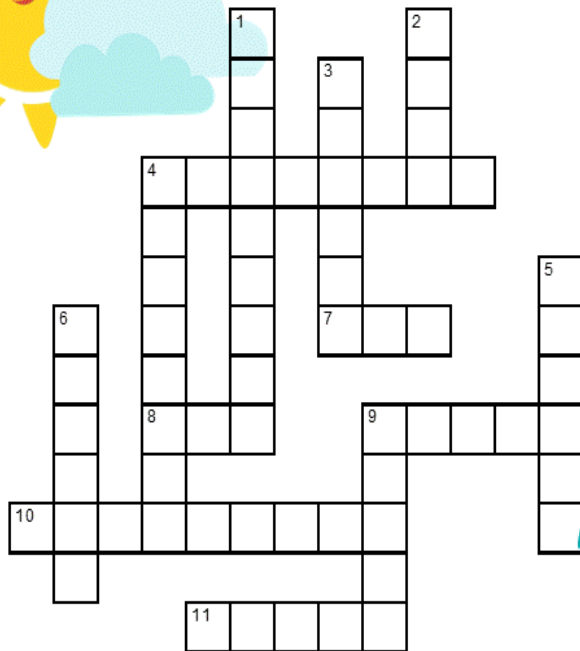
Mortgage Loan Originators (MLO)

Carrie.....853880
 Cathie.....1989957
 Kara.....1245004

SCOREBOARD February 28, 2022

Assets.....\$237,861,732
 Shares.....\$199,298,150
 Loans.....\$25,737,421

Easter Crossword



ACROSS

4. You might do this to eggs for Easter
7. A hen makes this
8. Used to color eggs
9. The hen's baby
10. Colorful candy you might find in an Easter basket
11. Peter Cottontail is one

DOWN

1. Eggs might be made from this
2. Look for eggs
3. Easter Day event
4. Yellow or white spring flower that grows from a bulb
5. What the Easter Bunny brings
6. A pretty hat worn on Easter
9. Don't eat too much of this or you might get a belly ache



FAMILY MEMBERSHIP



Membership in Firestone Federal Credit Union is

extended to most employees of Bridgestone Americas Holding, Inc. who are not represented by a bargaining unit and who are on the Akron, Brook Park, or Nashville payrolls.

Our membership is also extended to all members of immediate family or household of a current Firestone Federal Credit Union member.

You or your interested family member can contact us today for a membership packet.

234-352-1100 (local)
888-740-8351 (toll-free)

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 2022-2021(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 2022-2019	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 2018 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%	3.00%	\$500,000	\$9.66
15 Year/180 months	80%	3.10%	\$500,000	\$6.96
15 Year/180 months	90%	3.20%	\$500,000	\$7.01
20 Year/240 months	80%	3.30%	\$500,000	\$5.70
20 Year/240 months	90%	3.40%	\$500,000	\$5.76
30 Year/360 months	80%	3.50%	\$500,000	\$4.50
30 Year/360 months	90%	3.70%	\$500,000	\$4.61
2nd Mortgages	Loan-to-Value	Rate	Maximum	Payment per \$1,000
10 Year/120 months	80%	6.25%	\$100,000	\$11.23
Max-H Line L.O.C.	80%	5.00% variable	\$100,000	1.5% of amt. borrowed

SHARE ACCOUNTS

Account Type	Term	Annual % Yield	Dividend Rate	Compounding Information
Regular Share	n/a	.325%	.325%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	.828%	.825%	
Term Share Accounts Regular and IRA	1 Year	.351%	.35%	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	.401%	.40%	
	3 Year	.451%	.45%	
	4 Year	.501%	.50%	

Regular Share & IRA Share rates in effect from April 1, 2022 to June 30, 2022
Term Share rates effective January 1, 2022



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

