



Maxims

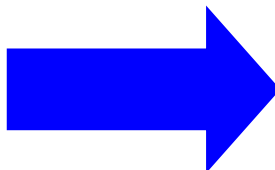
Firestone Federal Credit Union

Issue 449

August 2019

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

PRESS HERE



DID YOU JUST PURCHASE A NEW CAR?
DID YOU GET DEALER FINANCING?
DID YOU CHECK OUR RATES FIRST?

THERE'S STILL TIME!!

You might be able to refinance your dealer loan with us. Most loans through the dealership require you to keep your loan for a certain amount of time...especially if you received an incentive. But once that time elapses you could be free to refinance. Check your paperwork and compare rates. Contact us to get more information on refinancing your 2019-2020 new vehicle with us.

All loans are subject to credit approval. Review your credit terms thoroughly before committing to refinancing your loan. Make sure there are no pre-payment penalties. Contact our office for terms and details.

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Beware: PayPal or Online Credit Card/Banking Scam

At first, you may really believe there's something wrong with your PayPal account, as you will receive an email that appears to be from PayPal with a warning message such as, "Act now, or your account will be deactivated," or "Security breach on your account." This can cause you to panic, open the email, click the link, and log in to your account.



The problem is that you're not really on PayPal's website, but rather a false website designed to look identical to PayPal. You've just given your email address and password to your actual PayPal account to a cybercriminal, who can now use that information to change your password and clean you out. They may even use this information to scam your friends and business associates.

Here are some ways to tell if an email from PayPal is nothing but a scam:

- **The Sender's Email Address Is Suspicious.** Just because the sender's name is "PayPal Security Center" does not make it legitimate. An address such as "security-paypal-center@int.paypal.uk.org" is a dead giveaway that you're being taken for a ride. PayPal only sends emails from addresses that end in "@paypal.com."
- **They Don't Know Who You Are.** Whether it's PayPal or your credit card company, if you do business with them, they know your name and will use every opportunity to use it. Any correspondence beginning with "Dear valued customer" is a scam.
- **The Linked URL Is Not Legitimate.** Hover your mouse over the "click here" or "take action now" link, and if you see a strange URL that does not take you to PayPal.com, don't click.
- **The Email Includes a Threat.** This is how they got me. I was told that there was a security breach on my account, and if I didn't take the actions recommended in the email, my account would be temporarily suspended. I clicked on the link and input my email address, password, and account information. Thankfully, shortly thereafter, I was tipped off and was able to call and cancel my account.

Remember, no legitimate company will ever threaten to close your account if you ignore an email.

SHARE DEPOSITS

You can make deposits to your share account by mailing in a check, setting up an automatic transfer from your checking account (originating from us or the other financial institution), or from your paycheck (based on availability from your employer).

FFCU LOAN PAYMENTS

You can make payments to your FFCU loan by mailing in a check, setting up an automatic transfer from your checking account (originating from us or the other financial institution), or from your paycheck (based on availability from your employer).

CONTACT OUR OFFICE FOR DETAILS ON HOW TO START MAKING AUTOMATIC DEPOSITS OR LOAN PAYMENTS

MAX-E (Educational Line of Credit)

**6.75% for up to
84 months**

**\$20,000
maximum loan
amount**

- Colleges
- Private Schools
- Universities
- Technical
- Trade Schools

Advances can be used towards tuition, room and board, computer and books. Contact one of our loan officers today to see if our MAX-E L.O.C. is right for you.

Copies of bills and acceptable co-maker required. All loans are subject to credit approval. The MAX-E loan is a revolving line of credit with a 5 year draw period. Estimated payment on a 6.75% A.P.R. MAX-E loan for 84 months is \$14.97 per \$1,000

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
June 30, 2019

Assets.....	\$200,237,405
Shares.....	\$161,980,165
Loans.....	\$35,686,985

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.rockieshomeloanacu.com


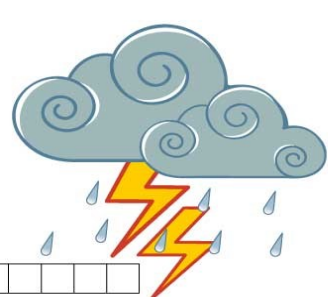
You can reach the following staff members at
234-352-1100
Gayle, Raette, Sara, Cathie and Melanie

Website - www.fofcu.com




E-Mail - fstonecu@fstonecu.com

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

Summer Weather Word Merge!

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WE WILL BE
CLOSED
LABOR DAY

Monday, September 2nd
 Please plan your withdrawals and transfers accordingly.
 Have a safe and happy holiday!

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 July 1, 2019 to September 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.

