



# Maxims

Firestone Federal Credit Union

Issue 485

August 2022

**SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE**

**Dusty is ready to be a new (dog) home owner...  
are you ready to be a new home owner too?**

**We have several mortgage loan terms to fit your budget.**



**TERM**  
(months/years)

**A. P. R. \***  
(as low as)

**360/30**

**4.50%**

**240/20**

**4.30%**

**180/15**

**4.10%**

**120/10**

**4.00%**



*All loans are subject to credit approval. Mortgage loans are offered in Ohio and Tennessee only. \$500 off closing costs on all new purchases and \$895 flat closing costs on refinances. Consult a tax advisor regarding deductibility of interest.  
\* See Page 4 for complete terms and conditions.*

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We will be  
**CLOSED**  
on  
**LABOR DAY**  
\*\*\*\*\*

**Monday, September 5th**

**Please plan your transfers and withdrawals accordingly**

**We're on Facebook!**

**FIRESTONE FEDERAL CREDIT UNION**



We will be using our social media page for sharing the latest news, updates and holiday closures.

Like and Follow us today!



**A Guide to Successful Home Ownership**

**GreenPath™**  
financial wellness

**VIDEO IS NOW AVAILABLE ON OUR NEW FACEBOOK PAGE!**

Join HUD certified housing counselors to learn about the steps to become a homeowner and how to maintain the home once you have a place that's all your own.

SAVING FOR CHRISTMAS STARTS THIS

*Summer!*

**The Moment You've all been waiting for...**

**We are offering a 2 1/2 year term share (30 months) Regular & IRA**

**Annual %  
Rate**

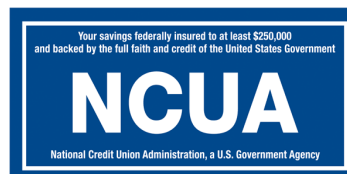
**2.00%**

**Annual %  
Yield**

**2.018%**

You can set up automatic deposits to a Christmas Club account or you can make regular deposits at any time. The difference with a Christmas Club account is that on November 1st of each year, a check will be sent to you for the balance in the account. Or, you can have the balance transferred into your regular share account, then you can request the funds to be transferred into your checking account (authorization on file required).

**IT'S NEVER TOO LATE!  
CONTACT US TODAY TO SET UP YOUR  
FFCU CHRISTMAS CLUB ACCOUNT!**



This term share is effective 8/1/2022 and is subject to change at any time. Minimum deposit is \$5,000. Early withdrawal penalty of 120 days dividends.

**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.**

**Staff Extensions**  
**Automated Telephone Number**  
**234-352-1095**

Beth.....	220
Carrie.....	112
Cathie.....	210
Kara.....	110
Linda.....	222
Melanie.....	221
Wayne.....	200

**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

**SCOREBOARD**  
**June 30, 2022**

Assets.....	\$236,565,405
Shares.....	\$199,341,073
Loans.....	\$26,817,361

**Mortgage Loan**  
**Originators (MLO)**

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

**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](http://www.rockieshomeloancu.com)

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

**Website - [www.fofcu.com](http://www.fofcu.com)**

**E-Mail - [fstonecu@fstonecu.com](mailto:fstonecu@fstonecu.com)**

**BACK to SCHOOL HACKS**

1. WRITING SOMETHING OUT IS EQUIVALENT TO READING IT 7 TIMES
2. KEEP EVERYONE HYDRATED
3. USE MUSIC AS MOTIVATION
4. KEEP HEALTHY SNACKS AT THE READY & ACCESSIBLE
5. STICK EVERYONE ON A SLEEP SCHEDULE
6. PEPPERMINT STIMULATES THE BRAIN & HELPS W/ CONCENTRATION
7. EATING CHOCOLATE WHILE STUDYING WILL HELP RETAIN INFORMATION EASILY
8. THE MOST EFFECTIVE WAY TO STUDY IS IN INTERVALS OF 30-50MIN W/ A 10 MIN BREAK

# SCHOOL DAYS

## Word Search Puzzle



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



BACKPACK	FRIENDS	QUIZ
BINDER	HOMEWORK	READING
BLACKBOARD	LEARN	RECESS
BOOKS	LIBRARY	RULER
CHALK	LUNCH	SCHOOL BUS
CLASSROOM	NOTEBOOK	STUDENTS
DESK	PENCILS	STUDY
EXAM	PRINCIPAL	TEACHER

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

<b>SECURED LOANS</b>	<b>Annual Rate</b>	<b>Terms</b>	<b>Minimum Payment \$1,000</b>	<b>per</b>	<b>Amount and Conditions</b>	<b>Requirements</b>
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
<b>CO-MAKER LOANS</b>	<b>Annual Rate</b>	<b>Terms</b>	<b>Minimum Payment \$1,000</b>	<b>per</b>	<b>Amount and Conditions</b>	<b>Requirements</b>
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
<b>UNSECURED LOANS</b>	<b>Annual Rate</b>	<b>Terms</b>	<b>Minimum Payment \$1,000</b>	<b>per</b>	<b>Amount and Conditions</b>	<b>Requirements</b>
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**

<b>1st Mortgages</b>	<b>Loan-to-Value</b>	<b>Rate</b>	<b>Maximum</b>	<b>Payment per \$1,000</b>
10 Year/120 months	80%	4.00%	\$500,000	\$10.13
15 Year/180 months	80%	4.10%	\$500,000	\$7.45
15 Year/180 months	90%	4.20%	\$500,000	\$7.50
20 Year/240 months	80%	4.30%	\$500,000	\$6.23
20 Year/240 months	90%	4.40%	\$500,000	\$6.28
30 Year/360 months	80%	4.50%	\$500,000	\$5.07
30 Year/360 months	90%	4.70%	\$500,000	\$5.19
<b>2nd Mortgages</b>	<b>Loan-to-Value</b>	<b>Rate</b>	<b>Maximum</b>	<b>Payment per \$1,000</b>
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**

<b>Account Type</b>	<b>Term</b>	<b>Annual % Yield</b>	<b>Dividend Rate</b>	<b>Compounding Information</b>
Regular Share	n/a	.426%	.425%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	.928%	.925%	
Term Share Accounts Regular and IRA	1 Year	.451%	.45%	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	.501%	.50%	
	2 1/2 Year	2.018%	2.00%	
	3 Year	.551%	.55%	
	4 Year	.602%	.60%	

Regular Share & IRA Share rates in effect from July 1, 2022 to September 30, 2022  
Term Share rates effective August 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.**

