



Maxims

Firestone Federal Credit Union

Issue 442

January 2019

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE



**NEED HELP
WITH THE
CHRISTMAS
BILLS?
APPLY NOW
FOR OUR
HOLIDAY LOAN**

**Maximum Loan Amount - \$2,500
Maximum Term - 12 months
APR - 3.65%**

Make sure to ask one of our loan officers about having your payment payroll deducted or automatically debited from your checking account (at another financial institution).

You can print a loan application from our website: www.fofcu.com

Estimated payment on a 3.65% A.P.R. Holiday 12 loan for 12 months is \$84.99 per \$1,000.

The Holiday 12 loan is available from November 1, 2018—January 31, 2019.

All loans are subject to credit approval. Holiday 12 is a closed-end loan product.

Additional funds for bill consolidation are available at a higher rate; please contact a loan officer for more information.

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2019 MAIN OFFICE HOLIDAY CLOSINGS

New Year's	Tuesday, January 1st
Good Friday	Friday, April 19th
Memorial Day	Monday, May 27th
Independence Day	Thursday, July 4th
Labor Day	Monday, September 2nd
Thanksgiving	Thursday, November 28th & Friday, November 29th
Christmas	Tuesday, December 24th and Wednesday, December 25th
New Year's	Tuesday, December 31, 2019 and Wednesday, January 1, 2020

FORMS AVAILABLE ON OUR WEBSITE

www.fofcu.com

Agreement for Direct Transfers—enables you to transfer funds from your share account to your checking account at another institution.

Agreement for Direct Payments—enables FFCU to debit your checking account at another institution to make your FFCU loan payment (s).

Contact Information—Required when you need to update your address, phone number (s), and/or e-mail address.

E-statement Authorization—allows you to access your statements online instead of being mailed to you.

[Loan Application](#) and [Privacy Policy](#)

YEAR-END STATEMENTS AND TAX INFORMATION

All account holders will receive a paper copy of their year-end statement. If you receive your statement via our e-Statement system, only the main account statement will be viewable.

The Nominating Committee has nominated three incumbents to serve 3-year terms on the Board of Directors. Their current terms expire in 2019. Each of the nominees has served the credit union for many years. The nominees are John Buckley, Denise Gazdacko, and Gregg Rasor. Additional nominations may be made by petition. The deadline for petitions is March 1, 2019. For more information, please contact a member of the Nominating Committee listed below.

Guy Finch 330-784-2768

Lori Sullivan 330-379-7573

ANNUAL MEETING

WHERE: GUY'S PARTY CENTRE, Waterloo Rd, Akron
WHEN: March 25, 2019 Doors open at 4:45 p.m.
TICKETS: \$8.00 per person

ANNUAL MEETING RESERVATION FORM

You and your family must be members to attend. Write the name and account number of each member attending.

NO RESERVATIONS ACCEPTED AFTER MARCH 18, 2019.

KIDS 4 AND UNDER ARE FREE. PLEASE LIST ALL MEMBERS ATTENDING REGARDLESS OF AGE.

Return this form to the credit union with a self-addressed envelope.

PLEASE PRINT.

Name _____ Age (10 & under) _____

\$ _____ Remittance enclosed at \$8.00 per person.
 Please do not send cash through the mail.

Please transfer \$ _____ from my share account # _____ to pay for my tickets.

Signature _____ Date _____

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
November 30, 2018

Assets.....	\$200,629,918
Shares.....	\$162,810,122
Loans.....	\$34,290,296

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

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>

New Year's Resolutions

- 1.
- 2.
- 3.
- 4.
- 5.



This year's hopes

1. I hope to

2.

Last year,
 Best thing that happened:

Worst Thing that happened:



Starting January 2019, the Brook Park Branch will be OPEN on the SECOND and FOURTH FRIDAYS of each month, from 10a.m. - 4p.m.

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 2019-2017 (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 2017-2015	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 2014 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	1.256%	1.25%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	1.762%	1.75%	
Term Share Accounts Regular and IRA	1 Year	1.815%	1.80%	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	2.069%	2.05%	
	3 Year	2.324%	2.30%	
	4 Year	2.785%	2.75%	

Regular Share & IRA Share rates in effect from January 1, 2019 to March 31, 2019
Term Share rates effective October 1, 2018



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

