



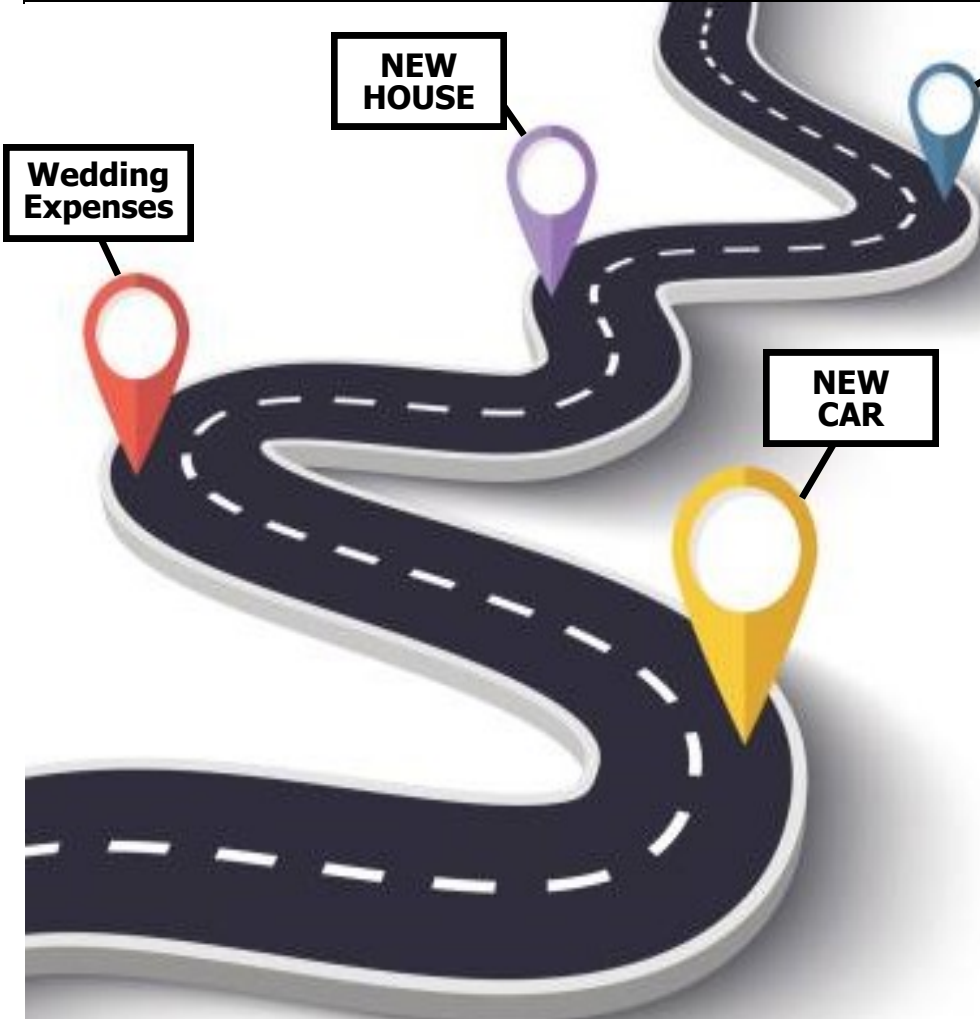
Maxims

Firestone Federal Credit Union

Issue 435

June 2018

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE



During your life's winding road, we'll be there for all of your loan needs.

Firestone Federal Credit Union has a loan for any project, purchase, or expense.

Our loan officers will be happy to help you and discuss all of the options and find the right loan for you.

Contact us today!
234-352-1100
888-740-8351

All loans are subject to credit approval. Mortgage products are available in Ohio and Tennessee. Complete terms and conditions are on Page 4 or are available on our website: www.fofcu.com

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Multi-Purpose Mini Loan App

If you're looking to purchase a new or used car, consolidate your credit card debt or make some home improvements this summer, start the process by filling out our mini loan application. You can fax it to 330-724-2590, e-mail it to fstonecu@fstonecu.com or mail it to 31 Hanna Parkway, Akron, OH 44319

| PRE-APPROVAL APPLICATION | | <i>Please print. All loans are subject to credit approval.</i> | |
|---|--|--|--|
| Applicant Information | Co-Applicant Information (if applicable) | Account Number | |
| Name | Name | Amount of Loan Request | |
| Date of Birth | Date of Birth | Reason for Loan | |
| Employer | Employer | I wish to have pre-approval for a Credit Union loan. By signing this short form application, I authorize the Credit Union to obtain a credit history. I understand that you may obtain any information necessary to process my loan. Co-applicant must sign this application if they will be a co-signor to this loan request. | |
| Employed Since (M/Y) | Employed Since (M/Y) | | |
| Monthly Gross Income | Monthly Gross Income | | |
| Daytime Phone | Daytime Phone | | |
| Business Phone | Business Phone | X | |
| | | X | |
| <p>COPIES OF PAYCHECK STUBS ARE REQUIRED. FINALIZING LOAN MAY REQUIRE FURTHER INFORMATION.</p> <p>If you have any questions, call the Credit Union at 234-352-1100 or Toll-Free at 888-740-8351</p> | | | |



We will be closed on Wednesday, July 4th to celebrate Independence Day.

Have a safe and happy holiday with your family and friends.

Please plan your withdrawals and transfers accordingly.

CREDIT UNION 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.

**Parents • Grandparents
Siblings • Spouse
Children • Grandchildren
Step relations
Same Household**

You or your interested family member can contact us today for a membership packet.
**234-352-1100 (local)
888-740-8351 (toll-free)**



TERM SHARE LOAN RATES HAVE CHANGED

Effective June 1, 2018

- 2.5% APR
- Up to 36 months
- Up to 95% of share balance
- Monthly payment: \$28.87 per each \$1,000

OR

- 4.5% APR
- Up to 84 months
- Up to 95% of share balance
- Monthly payment: \$13.91 per each \$1,000

Please note the new rates will apply to all new share secured loans and all existing loans when an advance is taken beginning June 1, 2018

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: Friday ONLY
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
April 30, 2018

| | |
|-------------|---------------|
| Assets..... | \$206,448,919 |
| Shares..... | \$169,445,015 |
| Loans..... | \$31,831,775 |

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


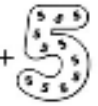
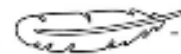
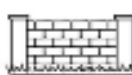

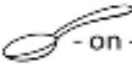













Website - www.fofcu.com

E-Mail - fstonecu@fstonecu.com

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

Father's Day Rebus - Harder

In this puzzle, you need to break the rebus codes to discover words related to Father's Day. To decode the rebuses, first identify the pictures and then add and subtract letters as required. If you figure them out correctly, the remaining letters will spell out a word! Can you decode them all?

-  - g +  - fi = _____
-  - e = _____
-  - ll + t +  - air = _____
-  - on +  - a = _____
-  - te +  - o +  - ma + s = _____
-  - scr +  - a +  - ip +  - w = _____
-  - ck +  - m + l = _____
-  +  + e +  = _____

"I believe that what we become depends on what our fathers teach us at odd moments, when they aren't trying to teach us. We are formed by little scraps of wisdom." —Foucault's Pendulum, by Umberto Eco

ANSWER KEY

- | | | |
|-----------|------------------|----------------|
| 1. love | 2. father | 3. watch |
| 4. sports | 5. gadgets | 6. after shave |
| 7. loyal | 8. handmade card | |

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 | 4.00% 2.00% | Up to 84 months Up to 36 months | \$13.67 \$28.65 | | None | 95% of Pledged Shares |
| Term Shares Pledged | See Note | Ballloon | | | None | Rate is 2% over term share rate |
| New Vehicles 2018-2017(untitled) | 1.99% 2.99% 3.49% 3.99% | 42 months 60 months 72 months 84 months | \$24.67 \$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% | 3.00% | \$350,000 | \$9.66 |
| 15 Year/180 months | 80% | 3.20% | \$350,000 | \$7.01 |
| 15 Year/180 months | 90% | 3.40% | \$350,000 | \$7.11 |
| 20 Year/240 months | 80% | 3.50% | \$350,000 | \$5.81 |
| 20 Year/240 months | 90% | 3.70% | \$350,000 | \$5.91 |
| 30 Year/360 months | 80% | 3.90% | \$350,000 | \$4.72 |
| 30 Year/360 months | 90% | 3.99% | \$350,000 | \$4.78 |
| 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% | 5.00% variable | \$100,000 | n/a |

SHARE ACCOUNTS

| Account Type | Term | Annual % Yield | Dividend Rate | Compounding Information |
|--|-------------|-----------------------|----------------------|---|
| Regular Share | n/a | .953% | .95% | Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly. |
| IRA | n/a | 1.458% | 1.45% | |
| Term Share Accounts Regular and IRA | 1 Year | 1.005% | 1.00% | 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 | 1.257% | 1.25% | |
| | 3 Year | 1.510% | 1.50% | |
| | 4 Year | 1.764% | 1.75% | |

Regular Share & IRA Share rates in effect from April 1, 2018 to June 30, 2018
Term Share rates effective April 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.

