



Maxims

Firestone Federal Credit Union

Issue 444

March 2019

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE



30 YEAR MORTGAGES

Can you picture your new home?
20, 15 and 10 year mortgages are also available.

Fixed Rates 80% LTV at 4.40%

(Estimated payment on a 4.40% A.P.R. mortgage loan for 360 months is \$5.01 per \$1,000/Limit \$350,000)

90% LTV at 4.49%

(Estimated payment on a 4.49% A.P.R. mortgage loan for 360 months is \$5.07 per \$1,000/Limit \$350,000)

**No Application Fee • No PMI Premium
No Origination Fee**



Contact one of our loan officers today and take your first step to owning your own home.

*All loans are subject to credit approval. Mortgage loans are offered in Ohio and Tennessee only.
Consult a tax advisor regarding deductibility of interest.*

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Signature 30

6.99%
30 months
\$5,000 Limit
Closed-End

Estimated payment on a 6.99% A.P.R. signature loan for 30 months is \$36.43 per \$1,000.



DIRECT DEPOSIT YOUR TAX REFUND!!

1. You don't have to deal with a paper check
2. You get your refund faster
3. You can split your refund among multiple accounts

If you are getting a tax refund you can have it deposited to your Firestone Federal Credit Union share account. To do so, you will need to provide the following information on your tax return:

- Your Credit Union account number
- Our routing number: 2412-73-243
 - Specify savings account

If you owe the IRS, please be aware that you **CANNOT** auto pay via ACH through your FFCU share account. Our accounts are non-transactional and do not support ACH debits. You can request a check to be sent to you or you can request a transfer to your checking account to pay your taxes.

New Cars

2.49%
42 months
2019-2018
Untitled

Estimated payment on a 2.49% A.P.R. vehicle loan for 42 months is \$24.89 per \$1,000.



These are just examples of two loan types that we offer. Complete terms and other loans available are listed on Page 4 of this newsletter, on our website or contact our loan department for more information.

888-740-8351 or 234-352-1100

APRIL 15, 2019

You have until April 15th to make contributions to your IRA for tax year 2018.

Maximum contribution amounts for 2018 are:

\$5,500 for 49 and under
\$6,500 for 50 and over

Contact your tax preparer for more information.

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
 January 31, 2019

Assets.....\$200,129,557
 Shares.....\$162,239,851
 Loans.....\$35,500,313

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>

St. Patrick's Day Word Search

O	E	E	A	R	P	P	S	M	L	C
G	A	E	E	L	A	H	A	E	N	D
R	E	A	U	T	A	G	P	K	T	N
E	P	C	R	M	I	R	O	R	D	A
E	K	I	R	C	E	I	A	A	L	L
N	C	O	H	C	R	A	M	I	A	E
K	C	T	H	R	I	I	I	N	R	R
K	O	A	A	R	H	O	R	B	E	I
P	U	H	S	I	W	I	I	O	M	T
N	C	L	O	V	E	R	S	W	E	N
V	O	D	L	O	G	H	H	T	K	N

GOLD LEPRECHAUN PATRICK GREEN POT CLOVER SHAMROCK LUCK IRISH MARCH EMERALD WISH RAINBOW IRELAND MAGIC

thejennyevolution.com

SPRING AHEAD

Daylight Savings Begins
 March 10th

First Day of Spring
 March 20th

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	1.256%	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.

