



Maxims

Firestone Federal Credit Union

Issue 420

March 2017

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

Springtime is the best time to

Buy a Car

New Car Loans as low as
1.99%

Used Car Loans as low as
4.49%

**Make Home
Improvements**

Unsecured Loans as low as
6.99%

Contact our Loan Dept.
regarding home secured loans

**Buy or Refinance
a Home**

We offer 10, 15, 20 & 30
year terms

Rates range from
3.00% to 3.99%



*All loans are subject to
credit approval.*

*See page 4 of this
newsletter or visit our
website www.fofcu.com
for complete terms
and conditions.*

*Mortgage products are only
available in OH & TN.*

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**DATES
TO
REMEMBER**

March 12th—Daylight Savings Time
 March 20th-First Day of Spring
 March 27th-FFCU Annual Meeting

**APRIL ¹⁸~~15~~TH
TAX DAY**

Why is Tax Day April 18?

The regular tax return filing deadline is April 15th. However, due to April 15th being on a Saturday and the Washington D.C. Emancipation Day holiday being observed on April 17th instead of April 16, 2017, Tax Day is on the following Tuesday.

If you are receiving a tax refund and you would like to have it deposited to your FFCU share account you will need to provide the IRS or tax provider with your account number and our routing number: 2412-7324-3

Please specify savings account, not checking.

You have until April 18th to make contributions to your IRA for tax year 2016.

Maximum contribution amounts for 2016 and 2017 are:

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

Contact your tax preparer for more information.



BudgetSmart is a software program that is available for download on our website. This easy-to-use software tool uses simple graphics, "pop-up" boxes and bar charts to help you manage your money more effectively. You can use the program to:

- Establish a budget
- Track spending
- View tips for improving areas of overspending or inadequate saving
- Experiment with "what if" scenarios to determine how a major purchase or change in income would impact your budget

Click [here](#) (or visit our website) to download the program to your computer FREE of charge, and you're on your way to creating your own personalized budget.

**ANNUAL
MEETING**

WHERE: GUY'S PARTY CENTRE, Waterloo Rd, Akron
WHEN: March 27, 2017 **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 20, 2017.

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: Friday ONLY
8:15—4:15 E.S.T.
(Closed 12:45—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.

Mortgage Loan Originators (MLO)

Carrie.....	853880
Donna.....	419539
Marlene.....	419541
Kara.....	1245004

SCOREBOARD
January 30, 2017

Assets.....	\$205,464,992
Shares.....	\$169,360,040
Loans.....	\$29,634,918

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

Staff Extensions
Automated Telephone Number
234-352-1095

Beth.....	220	Kara.....	110
Betty.....	221	Linda.....	222
Carrie.....	112	Marlene.....	111
Donna.....	210	Wayne.....	200

You can reach the following staff members at
234-352-1100
Gayle, Raelte, Sara, and Steve

E-Mail - fstonecu@fstonecu.com

Website - www.fofcu.com

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



St. Patrick's Day Word Search Puzzle

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

- Word List**
- SAINT
 - PATRICK
 - IRISH
 - BLARNEY
 - BLESSING
 - EMERALD
 - LEPRECHAUN
 - GOLD
 - GREEN
 - IRELAND
 - LIMERICK
 - MAGIC
 - PARADE
 - RAINBOW
 - SHAMROCK
 - LUCKY
 - WISH
 - FAIRY
 - MARCH
 - PARTY
 - CLOVER
 - POT
 - SNAKES

Search the puzzle for the words shown in the word list. Circle each word that you find until you find all of the words in the whole puzzle!



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	Balloon			None	Rate is 2% over term share rate
New Vehicles 2017-2016 (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 2016-2014	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 2013 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	.752%	.75%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	1.256%	1.25%	
Term Share Accounts Regular and IRA	1 Year	.803%	.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	1.055%	1.05%	
	3 Year	1.308%	1.30%	
	4 Year	1.561%	1.55%	

Regular Share & IRA Share rates in effect from January 1, 2017 to March 31, 2017
Term Share rates effective January 1, 2017



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

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency