



# Maxims

Firestone Federal Credit Union

Issue 427

October 2017

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

**Thinking of  
buying a new car?  
You've got options!**



We're offering new car financing on all (untitled) 2016, 2017 and 2018 models.

We also know that you have options when it comes to financing your new car purchase.

Please contact us first before you start car shopping.

Our loan officers will review the different options with you and assist you through the purchasing process.

234-352-1100 (local) or 888-740-8351 (long distance)

	Rate	Term	Cost per \$1K	Maximum
<b>New Vehicles 2016-2018 (untitled)</b>	1.99%	42 months	\$24.67	Purchase Price
	2.99%	60 months	\$17.97	Purchase Price
	3.49%	72 months	\$15.42	Purchase Price
	3.99%	84 months	\$13.67	\$30,000 and over

*All loans are subject to credit approval. Additional loan terms and conditions are available on Page 4 of this newsletter and at our website [www.fofcu.com](http://www.fofcu.com)*

## **IN THIS ISSUE**

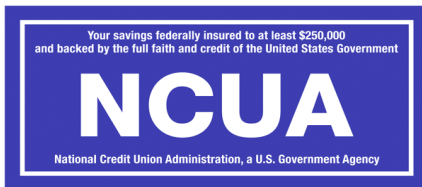
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# WE'RE RAISING OUR RATES AGAIN!



	A.P.Y Annual Percentage Yield	A.P.R. Annual Percentage Rate
Regular Shares	.853%	.85%
IRA's	1.357%	1.35%
1 year term share	.904%	.90%
2 year term share	1.156%	1.15%
3 year term share	1.409%	1.40%
4 year term share	1.663%	1.65%

Minimum balance requirements for regular shares and IRAs is \$5.00. Minimum balance requirements for term shares is \$5,000.00. Regular Shares/IRA rates are effective October 1—December 31, 2017. Term Share rates are effective October 1, 2017.



You may have heard about the recent data breach at Equifax. Since Equifax is a credit reporting agency, you won't necessarily be notified if you were affected. This article includes more details:

<http://money.cnn.com/2017/09/07/technology/business/equifax-data-breach>.

Information breached on approximately 143 million people may include SSN, name and address, credit card information, date of birth, and even driver's license number. Equifax has created a special security site to check your potential impact and sign up for a free credit monitoring service. Even if you discover you are not likely affected by the breach, Equifax will still offer you the ability to sign up for the free credit monitoring for a year. For more information, access Equifax's special security site at:

<https://www.equifaxsecurity2017.com/>

At the bottom of the site page there is a button to "Check Potential Impact". Follow the instructions to check your impact and enroll into the free credit monitoring service.

## QUICK AND EASY ONLINE FINANCIAL CALCULATORS



Whether you need a loan or are saving for the future, we have a financial calculator to assist you. Visit [www.fofcu.com](http://www.fofcu.com) to access our financial calculators or click on the calculator to go directly to the calculator page on our website.

### Home Calculators

- ◆ [How much home can I afford?](#)
- ◆ [Mortgage Payment Calculator](#)

### Savings Calculators

- ◆ [How long until I reach my savings goal?](#)
- ◆ [How much will my CD be worth at maturity?](#)

### Retirement Calculators

- ◆ [How much will I need to save for retirement?](#)
- ◆ [I'm retired, how long will my savings last?](#)

### Auto Calculators

- ◆ [How much will my auto payments be?](#)
- ◆ [How much car can I afford?](#)

### Credit Calculators

- ◆ [Should I consolidate my debts?](#)
- ◆ [Loan Payment Calculator](#)

*These calculators are intended to provide approximate information about your loan payments and does not constitute an offer to extend credit. Your actual payment information may vary. Please [contact us](#) for exact payment information.*

## What is Identity Theft?

Identity theft is one of the fastest growing crimes in the United States. Millions of Americans are affected each year. If your identity is stolen, you could spend months or years and possibly thousands of dollars reclaiming your name and cleaning up the mess that the thief has left for you.

Identity theft occurs when someone assumes your identity by using your personal or financial information to open bank, credit card or other accounts in an attempt to commit fraud or theft. If you become a victim, act quickly.

- Contact the credit bureaus
- Contact your creditors and financial institutions
- Contact local authorities
- Contact government authorities

Maintain good records and follow-up You can protect yourself against identity theft in the following ways:

- Guard your Social Security number
- Protect your passwords and PINs
- Use technology wisely
- Manage your personal information at home
- Be cautious when you're out and about

Have questions about Identity Theft? As a member of Firestone Federal Credit Union, you can take advantage of the **Accel** program, a **free** financial education and counseling program. To use this new service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at [www.accelservices.org](http://www.accelservices.org)

**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.

**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**  
**August 31, 2017**

Assets.....\$208,688,746  
 Shares.....\$171,906,183  
 Loans.....\$30,377,701

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




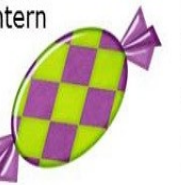

**You can reach the following staff members at**  
**234-352-1100**  
**Gayle, Riette, Sara, and Steve**

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

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

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

# HALLOWEEN WORD SEARCH

Halloween		Y W I T C H D Y R A C S J W K
October		W J A C K O L A N T E R N C D
Spooky		L H E G G H O S T H S K A R E
Scary		N R E T S N O M A P K L O E I
Ghost		O O S U E D R L I R B J P B B
Vampire		T O U V M R L D P S E Z V O M
Werewolf		E B O Z V O E G B G H C A T O
Witch		L A H L W R I E N A W F M C Z
Zombie		E T D E Y A R A Y E Y J P O S
Skeleton		K S E T A E R T R O K C I R T
Monster	S N T K K O Q E Y I O T R J O	
Black	I Y N X L U W D P X O Z E O Q	
Orange	K M U E S O N T I N P S K F B	
Candy	M N A U L A L V C M S X K C P	
Trick or Treat	J E H F C T F J K T G B N N B	
Haunted House		
Jack O' Lantern		
Boo		
Spider		
Bats		



**The Holidays are just around the corner**

Our office will be closed the following days for the upcoming holiday season

**Thanksgiving: Our office will be closed on Thursday, November 24th and Friday, November 25th.**

**Christmas: Our office will be closed on Monday, December 25th and Tuesday, December 26th.**

**New Year's: Our office will be closed on Monday, January 1st and Tuesday, January 2nd (2018)**

**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	4.00% 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 2018-2016 (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
<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%	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
<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%	6.75%	\$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**

<b>Account Type</b>	<b>Term</b>	<b>Annual % Yield</b>	<b>Dividend Rate</b>	<b>Compounding Information</b>
Regular Share	n/a	.853%	.85%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	1.357%	1.35%	
Term Share Accounts Regular and IRA	1 Year	.904%	.90%	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	1.156%	1.15%	
	3 Year	1.409%	1.40%	
	4 Year	1.663%	1.65%	

**Regular Share & IRA Share rates in effect from October 1, 2017 to December 31, 2017  
Term Share rates effective October 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