



Maxims

Firestone Federal Credit Union

Issue 464

November 2020

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE



We would like to thank our members for their continued support, patience and understanding during these trying times.

We continue to strive to provide the best service possible while adapting to the unpredictable environment.

We are looking towards the future and believe that our members are at the center of our success.

Thank you again for being loyal to FFCU. We hope everyone has a safe and
HAPPY THANKSGIVING!

“Gratitude unlocks the fullness of life. It turns what we have into enough, and more. It turns denial into acceptance, chaos to order, confusion to clarity. It can turn a meal into a feast, a house into a home, a stranger into a friend. Gratitude makes sense of our past, brings peace for today and creates a vision for tomorrow.”

— Melody Beattie

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HOLIDAY LOAN SPECIAL
Maximum Loan Amount - \$3,000
Maximum Term - 12 months
APR - 2.50%

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 or you can request an application from one of our member service representatives.

Estimated payment on a 2.50% A.P.R. Holiday 12 loan for 12 months is \$84.47 per \$1,000. The Holiday 12 loan is available from November 1, 2020—January 31, 2021. All loans are subject to credit approval. Holiday 12 is a closed-end loan product. A pre-existing Holiday Loan will be combined with the new Holiday Loan for a maximum loan amount of \$3,000.

NEW "ONLINE BANKING" AND E-STATEMENT PLATFORM IS NOW AVAILABLE!!
See below for detailed instructions.

How to Enroll in Online Banking

1. Go to www.fofcu.com and in the online banking login box, click "Enroll Today".
2. The online banking enrollment form will be displayed. Enter all required primary account holder information.
Please note: The last 4 of your SSN, DOB, and street number portion of address must match what is currently on your account records at the credit union.
3. Read the "Home Banking Disclosure" and agree to the terms and conditions by marking the check box next to it.
4. Check the large box next to "I'm not a robot" and select the applicable images, then click "Submit".
5. The password page will display with your temporary login password. Copy or write down this password. Then "Click Here" to return to the login screen.

First Time Logging Into Online Banking

1. From the login screen, enter your default login information:
 - Your default login/username will be your Member number.
 - Your email address is the one that was used during the enrollment process.
 - Your default password is the temporary password provided during the enrollment process. Click "Log In".
2. A 'Please update your account settings' page will display. Please select an option as to whether or not you want us to remember the device you are currently on. Click "Continue".
3. Enter your email address. If you wish to be added to the online banking email list, check the opt-in box. Click "Continue".
4. Choose a confidence word that will display when prompted with a security question. Add your TXT enabled phone to receive secure access codes in the future. Click "Continue".
5. Re-enter your temporary password given during enrollment. Then, enter your new password and confirm your new password. Your password must have a minimum of 8 characters, 1 UPPER case letter, 1 lower case letter, and include at least 1 number. Click "Continue".
6. The "update completed" message will display. Click "continue" to go to online banking.

How to Enroll in eStatements

1. Login to online banking.
2. Click on the eStatement menu item.
3. Read the "eStatement Disclosure" and agree to the terms and conditions by accepting them.



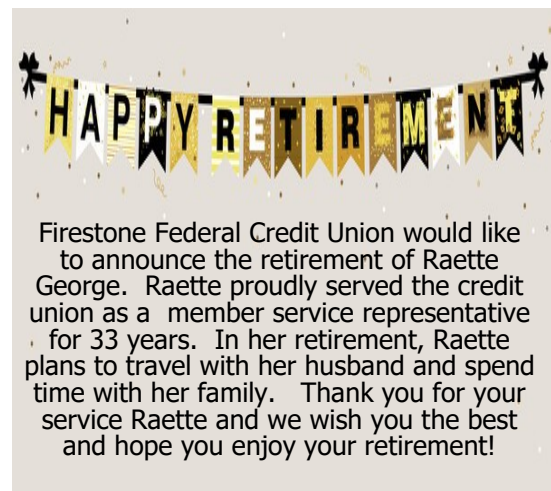
OUR OFFICES WILL BE CLOSED ON THE FOLLOWING DAYS:

Thanksgiving: Our office will be closed on Thursday, November 26th and Friday, November 27th.

Christmas: Our office will be closed on Thursday, December 24th and Friday, December 25th.

New Year's: Our office will be closed on Thursday, December 31, 2020 and Friday, January 1, 2021.

Please plan your transfers and withdrawals accordingly.



Firestone Federal Credit Union would like to announce the retirement of Raette George. Raette proudly served the credit union as a member service representative for 33 years. In her retirement, Raette plans to travel with her husband and spend time with her family. Thank you for your service Raette and we wish you the best and hope you enjoy your retirement!

AKRON		BROOK PARK (closed until further notice)		Identity Theft Reporting	
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.		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. <i>(Closed 1:00—1:30 for lunch)</i>		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	
Staff Extensions Automated Telephone Number 234-352-1095		Mortgage Loan Originators (MLO)		CU Members Mortgage	
Beth.....220 Betty.....221 Carrie.....112 Cathie.....210 Kara.....110 Linda.....222 Wayne.....200		Carrie.....853880 Cathie.....1989957 Kara.....1245004		For 1st mortgage loans outside of the states of Ohio and Tennessee, call 1-877-316-6434 or log on www.rockieshomeloancu.com	
		SCOREBOARD September 30, 2020		You can reach the following staff members at 234-352-1100 Sara, Melanie and Hope	
		Assets.....\$216,576,188 Shares.....\$177,740,542 Loans.....\$31,469,631		Website - www.fofcu.com E-Mail - fstonecu@fstonecu.com	
				E-Statement Website https://www.cos8twiz.com	
				IMPORTANT INFORMATION ABOUT FIRESTONE FEDERAL CREDIT UNION'S PRIVACY POLICY Please be advised that no changes have been made to our Privacy Policy. Our Privacy Policy is always available on our website: www.fofcu.com You can also contact our office at 234-352-1100 and we will mail you a copy (within 10 business days).	



Use the Deposit and Loan Payment Slip if you are sending in multiple checks and/or wish to make multiple transactions. This will help us apply the correct amounts to the correct accounts. Please print clearly. If you send in deposits and/or payments frequently feel free to make copies of this slip for future use.
Thank You!

PLEASE DO NOT SEND CASH THROUGH THE MAIL

DEPOSIT AND LOAN PAYMENT SLIP

Mail to: Firestone Federal Credit Union, 31 Hanna Parkway, Akron, OH 44319

NAME: _____ **DATE:** _____

Account Number	Share Deposit Amount
Account Number	Loan Payment Amount

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 2020-2019 (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 2019-2017	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 2016 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%	6.25%	\$100,000	\$11.48
Max-H Line L.O.C.	80%	5.00% variable	\$100,000	1.5% of amt. borrowed

SHARE ACCOUNTS

Account Type	Term	Annual % Yield	Dividend Rate	Compounding Information
Regular Share	n/a	.802%	.80%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	1.306%	1.30%	
Term Share Accounts Regular and IRA	1 Year	.300%	.30%	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	.351%	.35%	
	3 Year	.401%	.40%	
	4 Year	.451%	.45%	

**Regular Share & IRA Share rates in effect from October 1, 2020 to December 31, 2020
Term Share rates effective September 1, 2020**



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

