



Maxims

Firestone Federal Credit Union

Issue 476

November 2021

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

TAKE IT FROM SANTA.... START YOUR HOLIDAY SHOPPING EARLY!



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, 2021—January 31, 2022. 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.

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HAPPY THANKSGIVING!

During this season, many people spend time thinking about what they're thankful for. The staff and management at Firestone Federal Credit Union are very thankful for you! All of our members are the reason we strive to provide personal service and offer competitive rates, savings and loan products to help you reach your financial goals.

Thanksgiving reminds us to think of what we're thankful for, but it's something we can think about year-round, too.

You can increase your feelings of gratitude and, potentially, happiness by intentionally practicing it. Try these steps:

Notice the good things in your life. Take a moment to look for the little things you may often take for granted, such as a beautiful sunset or sunrise, the way a friend makes you laugh or a warm coat on a cold day.

Savor the things you're grateful for. Absorb the feeling of genuine gratitude when it strikes you. When something makes you say, "Wow! That is amazing!" pause and soak it up.

Start a gratitude journal. Every day, write down three things you're grateful for. Or post notes that say, "I'm thankful for _____" or "I'm glad _____" where you'll see them daily. Every time you look at the note, take a moment to fill in the blank with whatever is true at the moment.

Expressing your gratitude can help spread it around, benefiting those around you.

Thanks for being a loyal member of Firestone Federal Credit Union.

We are grateful for the opportunity to serve you.



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.)



What do I do to avoid holiday scams?

Don't rush. Compare prices from several retailers, choose the one that's the most suitable for you. **Be attentive.** Even if your shipping and credit card data is auto-filled, be sure to double-check it before you place the order – this way you can avoid return scams.

Don't fall for "traps". Some retailers will try to lure you into a purchase using dishonest techniques. Watch out for annoying multiple pop-ups, offer countdowns that re-set when you refresh the page, and extremely high discounts. Trust your browser – if it says that website is suspicious or is not secure, don't shop there. **Go for bigger retailers.** No matter how good it is to support small businesses, don't ruin your holiday by shopping in a newly-opened store. You need to be sure that the place you buy gifts at is well-reputed and reliable. Besides, big retailers are normally much better at handling complaints. **Check delivery terms.** Some stores may actually extend the delivery time in the seasons of high demand, so be prepared to wait a bit longer. **Read the reviews.**

Learn from other people's mistakes and see what are the potential "red flags". It's also super helpful if you, too, leave reviews on the purchases you make. **Have a plan "B".** If you cannot get this super popular toy for your kid, think of more accessible alternatives.

THURSDAY, NOVEMBER 11TH



**VETERAN'S DAY IS A FEDERAL HOLIDAY.
WE WILL BE OPEN, BUT BANK TRANSFERS
WILL NOT BE PROCESSED UNTIL FRIDAY
AND WILL NOT HIT ACCOUNTS UNTIL
MONDAY, NOVEMBER 15TH.**

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.

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.

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

GreenPath Financial Wellness

Call GreenPath today at 877.337.3399, and one of their kind, caring, NFCC-certified counselors will help you access the resources and experiences you need to make informed financial decisions and find your path to a bright financial future. It's free, no-pressure, and 100% confidential.

Staff Extensions
Automated Telephone Number
234-352-1095

Mortgage Loan Originators (MLO)

Beth.....220

Carrie.....112

Cathie.....210

Kara.....110

Linda.....222

Melanie.....221

Wayne.....200

Carrie.....853880

Cathie.....1989957

Kara.....1245004

You can reach the following staff members at
234-352-1100
 Sara, Hope and Darla

Website - www.fofcu.com

E-Mail - fstonecu@fstonecu.com

SCOREBOARD
September 30, 2021

Assets.....\$234,723,902

Shares.....\$196,117,880

Loans.....\$27,938,841



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

Thanksgiving

Thursday and Friday
November 25th and 26th

Christmas

Friday and Monday
December 24th and 27th

New Years

Friday and Monday
December 31st and January 3rd

Thanksgiving

WORD SEARCH

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

FALL	THANKFUL	NOVEMBER
GATHER	TURKEY	PLYMOUTH
HOLIDAY	CORNUCOPIA	STUFFING
PILGRIMS	FAMILY	THANKSGIVING
PUMPKIN	GOBBLE	CRANBERRIES
CORN	GRATITUDE	POTATOES
FEAST	PIE	TRADITION

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 2022-2020(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 2020-2018	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 2017 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. (5 year draw)	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%	\$500,000	\$9.66
15 Year/180 months	80%	3.10%	\$500,000	\$6.96
15 Year/180 months	90%	3.20%	\$500,000	\$7.01
20 Year/240 months	80%	3.30%	\$500,000	\$5.70
20 Year/240 months	90%	3.40%	\$500,000	\$5.76
30 Year/360 months	80%	3.50%	\$500,000	\$4.50
30 Year/360 months	90%	3.70%	\$500,000	\$4.61
2nd Mortgages	Loan-to-Value	Rate	Maximum	Payment per \$1,000
10 Year/120 months	80%	6.25%	\$100,000	\$11.23
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	.35%	.35%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	.853%	.85%	
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, 2021 to December 31, 2021
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.

