



Maxims

Firestone Federal Credit Union

Issue 451

October 2019

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE



Membership Promotion

October 1—December 31, 2019

All new and existing members have a chance to win!

(Details below)

NEW MEMBERS

Join today and your name will be put in a drawing for \$50.00

The funds will be credited to the winning members account. Non-winning slips will be shredded each month. Eligible family members include parents, grandparents, spouse/household members*, children (including foster, adopted and stepchildren), brothers and sisters. Bridgestone/America's employees and employees of our SEG groups (list available upon request) are also eligible.

**Household members are defined as those persons that live in the same residence and maintain a single economic unit.*

October drawing will be held on November 1st

November drawing will be held on December 2nd

December drawing will be held on January 2, 2020

EXISTING MEMBERS

Refer a new member and your name will be put in a drawing for \$25.00
Your name will be entered the same month the referral opens their account.

IN THIS ISSUE

- | | | | |
|---|----------|---|----------|
| ◆ Membership Promotion | 1 | ◆ Misc. & Contact Info/
Halloween Puzzle | 3 |
| ◆ Donna's Retiring/
Holidays/GreenPath | 2 | ◆ Savings and Loan Policies | 4 |

Happy Retirement!

Happy Retirement, Donna!

Donna Behrend began her career with Firestone T&R Co in February 1981, when she was hired in the credit card debt recovery division. Later that summer, Firestone Office Federal Credit Union announced that they were opening a branch office in the Brook Park complex in December 1981, and Donna was hired as the first branch office manager. She served in that position until June 1995, when she transferred to the main FFCU office in Akron OH, training in the lending and collections department. In 2002, Donna was named VP of Lending and Collections, and worked in that position until her retirement; she also staffed the branch office as needed, from 2012-19. As a member of the FFCU staff, Donna's greatest pleasure was meeting and working with the membership, and assisting members with their financial needs.

Although Donna will greatly miss the FFCU staff, board, committees and members, she looks forward to moving to her new home in The Villages FL, with her husband, George, and spending time golfing, playing bocce, volunteering with the After School Program, playing cards and dominoes, and welcoming family visitors, including her two daughters, and their families. Donna says, "It's been a great ride, and I have enjoyed every minute of my last 38 years with my credit union family, and truly appreciate the opportunities given to me."

Looking Ahead...

OUR OFFICES WILL BE CLOSED ON THE FOLLOWING DAYS:

Thanksgiving: Our office will be closed on Thursday, November 28th and Friday, November 29th.

Christmas: Our office will be closed on Tuesday, December 24th and Wednesday, December 25th.

New Year's: Our office will be closed on Tuesday, December 31, 2019 and Wednesday, January 1, 2020

Please plan your transfers and withdrawals accordingly.

Sometimes we're all too quick to count down the days that we forget to make the days count.
~ Unknown ~



Dealing with Debt? You're Not Alone!

At Firestone Federal Credit Union, we're more than just a credit union—we're a partner for your lifelong financial journey. With almost 80% of Americans dealing with debt, effective debt management is a critical component of meeting your financial goals.

Through our partnership with GreenPath Financial Wellness, we are able to provide our members with free, personalized financial coaching. And if you have credit card debt or high interest rates, GreenPath's debt management services offer a convenient way to pay off your entire debt faster—while also saving money on interest and fees. Get started by taking 3 simple steps:



1

Contact GreenPath

Call GreenPath Financial Wellness today at 877-337-3399.



2

Talk to a Counselor

A financial coach will assess your situation and identify options to manage your debt.



3

Establish a Plan

We'll work with you to develop a personal plan to achieve your financial goals!



GreenPath has helped people just like you pay off millions of dollars in debt. Get started on the path to being debt-free today by calling 800-550-1961 or visiting them online at www.greenpath.com

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
Kara.....	110
Linda.....	222
Marlene.....	111
Wayne.....	200

**Mortgage Loan
 Originators (MLO)**

Carrie.....	853880
Marlene.....	419541
Kara.....	1245004

**SCOREBOARD
 August 31, 2019**

Assets.....	\$199,641,637
Shares.....	\$160,932,853
Loans.....	\$35,866,820

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

**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>**

HAPPY HALLOWEEN !



Breast cancer is one of the most common kinds of cancer in women. About 1 in 8 women born today in the United States will get breast cancer at some point.

The good news is that most women can survive breast cancer if it's found and treated early. A mammogram – the screening test for breast cancer – can help find breast cancer early when it's easier to treat.

National Breast Cancer Awareness Month is a chance to raise awareness about the importance of finding breast cancer early. Make a difference! Spread the word about mammograms, and encourage communities, organizations, families, and individuals to get involved.

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	1.357%	1.35%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	1.863%	1.85%	
Term Share Accounts Regular and IRA	1 Year	1.917%	1.90%	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	2.171%	2.15%	
	3 Year	2.427%	2.40%	
	4 Year	2.888%	2.85%	

Regular Share & IRA Share rates in effect from October 1, 2019 to December 31, 2019
Term Share rates effective April 1, 2019



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

