



Maxims

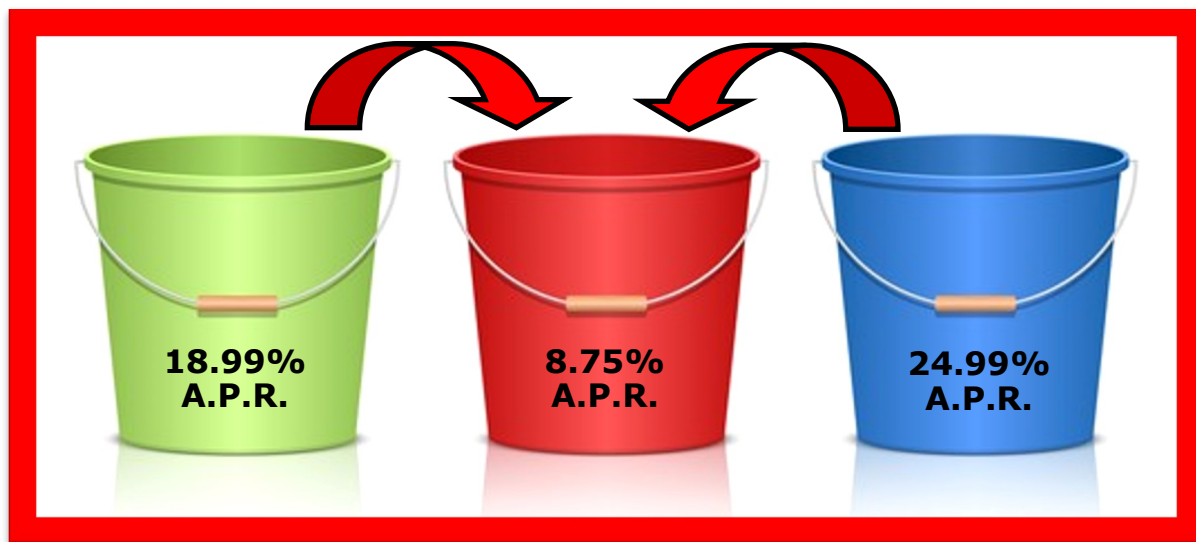
Firestone Federal Credit Union

Issue 475

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SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

**Put your high interest credit card
debt into one bucket**



Instead of making minimum payments on several credit card bills, you can make a larger payment on one consolidated amount. Only one payment date to remember; which can be set up for automatic payments from your FFCU share account or your checking account (at another financial institution).

Estimated payment on a 8.75% A.P.R. Signature/Unsecured loan is \$28.91 per \$1,000 with a maximum term of 40 months. All loans are subject to credit approval. When taking a consolidation loan, checks will be paid out directly to the credit card companies.

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It's never too early to plan for the months to come. Here are a few dates to remember:

- Our Holiday Loan will again be offered this year. More information will be available in the November newsletter.
- 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)**
- IRA RMD's need to be taken by December 30th since we are closed on December 31st.



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.



Even in the best of times, juggling your finances can be a challenge. If you've recently had a loss of income, or have other unplanned expenses, it can be even harder to make ends meet.

As a member of Firestone Federal Credit Union, you have access to free resources and counseling from our partners at [GreenPath Financial Wellness](#). Here's a few steps you can take now to make the best of your individual situation:

Recommended resources for taking back control of your finances:

[How to Pay Your Bills](#): A guide for understanding which bills to pay first during times of crisis

[Aligning Priorities Workbook](#): A useful tool for prioritizing your expenses

[Free Financial Counseling](#): Call GreenPath today at **1-877-337-3399** (or [request a call on their website](#)) to connect with one of their NFCC- Certified financial counseling experts today. They will help you to make a plan for navigating current challenges as well as plan for your future. It's free, no-pressure, and 100% confidential.

For additional financial wellness tips and resources, visit: www.greenpath.com/fstonecu.

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



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

