



Maxims

Firestone Federal Credit Union

Issue 450

September 2019

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

UNLOCK THE EQUITY IN YOUR HOME



1ST AND 2ND MORTGAGES COMBINED CANNOT EXCEED 80% LTV. SEE PAGE 4 FOR COMPLETE TERMS AND DETAILS. ALL LOANS ARE SUBJECT TO CREDIT APPROVAL. MORTGAGE LOANS ARE OFFERED IN OHIO AND TENNESSEE ONLY. CONSULT A TAX ADVISOR REGARDING DEDUCTIBILITY OF INTEREST.



MAX-H—Home Equity

Variable rate (currently 5.25%)
80% L.T.V. on property
Maximum \$100,000 (1st lien)
Maximum \$50,000 (2nd lien)
5 year draw period
Payment—1 1/2 % of balance
Closing costs—\$300

2nd Mortgage

Current rate 6.75%
80% L.T.V. on property
Maximum \$100,000 (2nd lien)
Payment—\$11.48 per \$1,000
Closing costs—\$300

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SEPTEMBER IS NATIONAL PREPAREDNESS MONTH



PREPARED, NOT SCARED



National Preparedness Month 2019

Prepare now, learn how.

Commit to learning and sharing life-saving emergency skills.

Learn First Aid and CPR

Take a first aid and CPR class. Local American Red Cross chapters can provide information about this type of training. Official certification by the [American Red Cross](#) provides, under the "good Samaritan" law, protection for those giving first aid. Get more information about the supplies in a [first aid kit](#).

Learn to Use a Fire Extinguisher

Make sure you have one or more up-to-date fire extinguisher and be sure everyone knows where they are kept and how to use them. You should have, at a minimum, an ABC type. The U.S. Fire Administration recommends that only those trained in the proper use and maintenance of fire extinguishers consider using them when appropriate. Contact your local fire department for information on training in your area. Get more information about preparedness for a [fire emergency](#).

Know how to shut-off Utilities

Natural Gas -Natural gas leaks and explosions are responsible for a significant number of fires following disasters. It is vital that all household members know how to shut off natural gas. Because there are different gas shut-off procedures for different gas meter configurations, it is important to contact your local gas company for any guidance on preparations and response regarding gas appliances and gas service to your home. When you learn the proper shut-off procedure for your meter, share the information with everyone in your household. Be sure not to actually turn off the gas when practicing the proper gas shut-off procedures. If you smell gas or hear a blowing or hissing noise, open a window and get everyone out quickly. Turn off the gas, using the outside main valve, if you can, and call the gas company from a neighbor's home. Caution: If you turn off the gas for any reason, a qualified professional must turn it back on. NEVER attempt to turn the gas back on yourself.

Water—Water quickly becomes a precious resource following many disasters. It is vital that all household members learn how to shut off the water at the main house valve. Before an emergency happens, locate the shut-off valve for the water line that enters your house and label this valve with a tag for easy identification. Make sure all household members know where it is located. Make sure this valve can be completely shut off. Your valve may be rusted open or it may only partially close. If so, replace it. Cracked lines may pollute the water supply to your house. It is wise to shut off your water until you hear from authorities that it is safe for drinking. The effects of gravity may drain the water in your hot water heater and toilet tanks unless you trap it in your house by shutting off the main house valve. (This is not the street valve in the cement box at the curb – the street valve is extremely difficult to turn and requires a special tool.)

Electricity - Electrical sparks have the potential of igniting natural gas if it is leaking. It is wise to teach all responsible household members where and how to shut off the electricity. Locate your electrical circuit box. For your safety, always shut off all the individual circuits before shutting off the main circuit.



In the event that an incident or disaster causes the credit union to lose the ability to immediately serve our membership,

the credit union will notify local media (radio/television) of our efforts to regain service. Our website, www.fofcu.com, will also be updated to include our recovery efforts as well as additional contact information.

We all hope that a disaster never strikes, but we all need to have a plan in place if it ever happens.

That's the thing about Mother Nature, she really doesn't care what economic bracket you're in.

~Whoopi Goldberg~



CREATE YOUR FAMILY EMERGENCY COMMUNICATION PLAN

Before a storm hits, it is important to know how you will contact your family and how you will get back together.

Remember, you might not always have access to your cellular phone. Keep important numbers written down in your wallet in case you cannot access the contact list in your phone. Landline and cellular phone systems are often overwhelmed following a disaster, so you may need to use text messages and social media. Designate an out-of-town contact who can help your household reconnect. Be sure to practice your plan with your family. Get more information by downloading Be Smart. Create Your Family Emergency Communication Plan or visit ready.gov/make-a-plan.

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
Donna.....	210
Kara.....	110
Linda.....	222
Marlene.....	111
Wayne.....	200

Mortgage Loan Originators (MLO)

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

SCOREBOARD
July 31, 2019

Assets.....	\$199,230,060
Shares.....	\$160,750,428
Loans.....	\$35,713,129

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>

Back To School Rebus - Harder

In this puzzle, you need to break the rebus codes to discover words related to Back-To-School. To decode the rebuses, first identify the pictures and then add and subtract letters as required. If you figure them out correctly, the remaining letters will spell out a word! Can you decode them all?

- g +  - in +  - e = _____
-  - t + l = _____
-  - ss +  - ic = _____
-  - pm +  - be = _____
-  - se +  - i +  = _____
- b +  - cr +  - n +  - so = _____
-  - p +  - id +  - fi = _____
-  +  - m + k = _____

IDENTIFY YOURSELF



When you call our office please have your account number ready. If you don't know your account number we will ask for other identifying information. THANK YOU!

- ANSWER KEY**
- | | | | |
|----|----------|----|-------|
| 8. | HOMEWORK | 4. | LUNCH |
| 7. | LIBRARY | 3. | GRADE |
| 6. | BACKPACK | 2. | BELL |
| 5. | NOTEBOOK | 1. | GLOBE |

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 July 1, 2019 to September 30, 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.

