



Maxims

Firestone Federal Credit Union

Issue 486

September 2022

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

PARTY LIKE IT'S 2009!

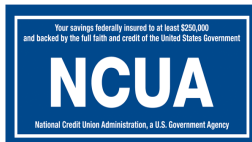
We haven't had term share rates this high since 2009.

2.5 Years
(30 months)

2.018% A.P.Y.*
2.00% A.P.R.**

3.5 Years
(42 months)

2.529% A.P.Y.*
2.50% A.P.R.**



*Term share rates are effective August 11, 2022. Penalty for early withdrawal on term shares is a maximum of 120 days' dividends. Minimum deposit of \$5,000 is required on all term shares.
*Annual Percentage Yield
** Annual Percentage Rate*

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We're on Facebook!
FIRESTONE FEDERAL CREDIT UNION
 Like and Follow us today!

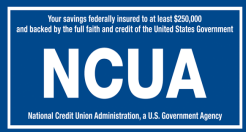


START SAVING FOR CHRISTMAS NOW!!
IT'S NEVER TOO LATE!
CONTACT US TODAY TO SET UP YOUR FFCU CHRISTMAS CLUB ACCOUNT!



Please be aware that you **CANNOT** auto pay via ACH through your FFCU share account. Our accounts are non-transactional and do not support ACH debits. This includes utility and insurance payments, or any other member initiated payments. If you would like funds transferred to another financial institution (via ACH), you will need to complete an authorization. Contact us if you have additional questions.

NEW TERM SHARE RATES (effective 8/11/2022)

 Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government NCUA National Credit Union Administration, a U.S. Government Agency	A.P.Y. Annual Percentage Yield	A.P.R. Annual Percentage Rate	Minimum balance
1 Year	.451%	.45%	\$5,000
2 Year	.501%	.50%	\$5,000
2.5 YEARS (30 MONTHS)	2.018%	2.00%	\$5,000
3 Year	.551%	.55%	\$5,000
3.5 YEARS (42 MONTHS)	2.529%	2.50%	\$5,000
4 Year	.602%	.60%	\$5,000

Term share rates are effective August 11, 2022. Penalty for early withdrawal on term shares is a maximum of 120 days' dividends.

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.
 ~Melodie Beattie~

If you mail in deposits and/or loan payments please make sure that you include the account number and suffix (if applicable) where the check(s) are to be applied. If there is nothing noted on the check, there are instances where we are unsure of where to post the check. This could cause the funds to be misapplied. Include the slip below if you have more than one check or if you prefer to not write your account number on your check.

THANK YOU!! MAKE COPIES FOR FUTURE DEPOSITS.

FIRESTONE FEDERAL CREDIT UNION – 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

AKRON	Staff Extensions Automated Telephone Number 234-352-1095	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.	Beth.....220 Carrie.....112 Cathie.....210 Kara.....110 Linda.....222 Melanie.....221 Wayne.....200	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
SCOREBOARD July 31, 2022	Mortgage Loan Originators (MLO)	CU Members Mortgage
Assets.....\$232,518,404 Shares.....\$195,206,856 Loans.....\$26,502,853	Carrie.....853880 Cathie.....1989957 Kara.....1245004	For mortgage loans outside of the states of Ohio and Tennessee, call 1-800-607-3474 or visit their website: www.cumembershomeloan.com/CUSouth E-Mail - southwestcu@homeloancu.com
		You can reach the following staff members at 234-352-1100 Sara, Hope and Darla
		Website - www.fofcu.com
		E-Mail - fstonecu@fstonecu.com

Happy Grandparents Day! Word Search

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

- | | | | |
|---------|-----------|-----------|----------|
| BAKING | GAMES | MEMORIES | SMILE |
| CANDY | GARDENING | MOVIES | SONGS |
| CLOSE | GRANDMA | NAP | SPECIAL |
| COOKIE | GRANDPA | PLAY | TOGETHER |
| COOKING | HAPPY | POEMS | TOY |
| FAMILY | HOLIDAY | PRESENTS | TREAT |
| FRIENDS | HUG | RELATIVE | TRIP |
| FUN | LOVE | SLEEPOVER | VERY |

Grandparents

Grandparents are special people with wisdom and pride.
They are always offering love and kindness and are always there to guide.
They often make you feel so confident and strong.
Their arms are always open, no matter what you did wrong.
They try to help out in every way that they can.
They love all their grandchildren the same whether you're a child, woman, or man.
They are always there to listen and to lend a helping hand.
They show you respect and they try to understand.
They give their love, devotion, and so much more, that's easy to see.
Grandparents, what perfect examples of the kind of person that we should be!

Author: ~ By Stacy Smith ~



Loan and Savings Policies (All loans are subject to credit approval)

SECURED LOANS	Annual Rate	Terms	Minimum Payment per \$1,000	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 2022-2021(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 2022-2019	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 2018 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 per \$1,000	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 per \$1,000	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 (as low as)	Maximum	Payment per \$1,000
10 Year/120 months	80%	4.00%	\$500,000	\$10.13
15 Year/180 months	80%	4.10%	\$500,000	\$7.45
15 Year/180 months	90%	4.20%	\$500,000	\$7.50
20 Year/240 months	80%	4.30%	\$500,000	\$6.23
20 Year/240 months	90%	4.40%	\$500,000	\$6.28
30 Year/360 months	80%	4.50%	\$500,000	\$5.07
30 Year/360 months	90%	4.70%	\$500,000	\$5.19
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	.426%	.425%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	.928%	.925%	
Term Share Accounts Regular and IRA	1 Year	.451%	.45%	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	.501%	.50%	
	2 1/2 Year	2.018%	2.00%	
	3 Year	.551%	.55%	
	3 1/2 Year	2.529%	2.50%	
	4 Year	.602%	.60%	

Regular Share & IRA Share rates in effect from July 1, 2022 to September 30, 2022
Term Share rates effective August 11, 2022



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

