



Maxims

Firestone Federal Credit Union

Issue 418

January 2017

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE



Is Your "Same As Cash" Time Running Out?

Did you know that if you made a credit card purchase on a "same as cash" promotion for a certain number of days or months, that the minimum monthly payment will NOT pay off the balance before the end of the promotional due date?

WHAT DOES THIS MEAN? This means that if you do not pay off the balance before the end of the promotional due date, **you will have to pay the full amount of the interest accrued**, from the date of purchase. Interest rates on these types of promotions can range from 20-25% APR!

WE CAN HELP: We have several different loan products available, such as the Holiday 12, Signature 30 or Basic Signature loans, to refinance your outstanding balances at rates that do not exceed 8.75%. Contact our loan department today for more information.

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Christmas may be over,
but the bills
are on their way!



HOLIDAY 12 LOAN

Maximum Loan Amount - \$2,000

Maximum Term - 12 months

APR - 3.65%

This loan offer expires January 31, 2017

Estimated payment on a 3.65% A.P.R. Holiday 12 loan for
12 months is \$84.99 per \$1,000.

All loans are subject to credit approval.

Holiday 12 is a closed-end loan product.

The Nominating Committee has nominated three incumbents to serve 3-year terms on the Board of Directors. Each of the nominees has served the credit union for many years. The nominees are Wayne Chapman, Linda Gross, and Ken Rachubka with terms expiring in 2017. Additional nominations may be made by petition. The deadline for petitions is March 1, 2017. For more information, please contact a member of the Nominating Committee listed below.

Guy Finch 330-784-2768

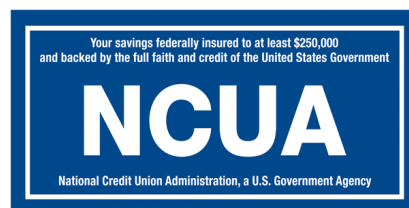
Eric Morvai 330-848-2604

Lori Sullivan 330-379-7573

NEW TERM SHARE RATES EFFECTIVE JANUARY 1, 2017

	A.P.Y Annual Percentage Yield	A.P.R. Annual Percentage Rate	Minimum balance
1 Year Term Share	.803%	.80%	\$5,000
2 Year Term Share	1.055%	1.05%	\$5,000
3 Year Term Share	1.308%	1.30%	\$5,000
4 Year Term Share	1.561%	1.55%	\$5,000

*Term Share Rates
are effective
January 1, 2017 and
are subject to change
at any time.*



ANNUAL MEETING

WHERE: GUY'S PARTY CENTRE, Waterloo Rd, Akron
WHEN: March 27, 2017 Doors open at 4:45 p.m.
TICKETS: \$8.00 per person

ANNUAL MEETING RESERVATION FORM

You and your family must be members to attend. Write the name and account number of each member attending.

NO RESERVATIONS ACCEPTED AFTER MARCH 20, 2017.

KIDS 4 AND UNDER ARE FREE. PLEASE LIST ALL MEMBERS ATTENDING REGARDLESS OF AGE.

Return this form to the credit union with a self-addressed envelope.

PLEASE PRINT.

Name _____ Age (10 & under) _____

\$ _____

Remittance enclosed at \$8.00 per person.
Please do not send cash through the mail.

Please transfer \$ _____ from my share account # _____ to pay for my tickets.

Signature _____ Date _____

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: Friday ONLY
8:15—4:15 E.S.T.
(Closed 12:45—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.

**Mortgage Loan
Originators (MLO)**

Carrie.....853880
Donna.....419539
Marlene.....419541
Kara.....1245004

**SCOREBOARD
November 30, 2016**

Assets.....\$205,034,779
Shares.....\$168,550,403
Loans.....\$29,076,256

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

**Staff Extensions
Automated Telephone Number
234-352-1095**

Beth.....220	Kara.....110
Betty.....221	Linda.....222
Carrie.....112	Marlene.....111
Donna.....210	Wayne.....200

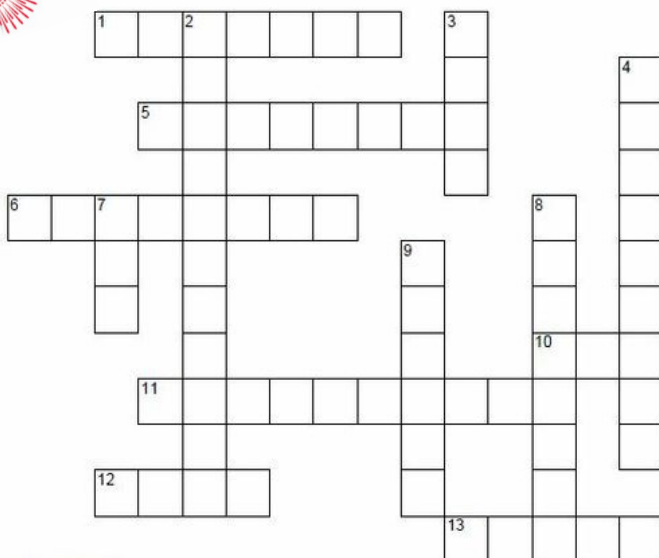
**You can reach the following
staff members at
234-352-1100
Gayle, Raette, Sara, and Steve**

E-Mail - fstonecu@fstonecu.com**Website - www.fofcu.com**

**E-Statement Website
<https://www.cos8twiz.com>**

**New Year's Day**

January 1st

www.elcivics.com**ACROSS**

- 1 month New Year's is in
- 5 12:00 A.M.
- 6 small pieces of colored paper dropped on people at New Year's parties
- 10 the night before January 1st is called New Year's _____
- 11 a promise you make to yourself
- 12 couples do this at exactly midnight
- 13 day of the month New Year's is on

DOWN

- 2 blow these special whistles to make noise on New Year's
- 3 children bang these to make noise at midnight on New Year's
- 4 light these sticks to celebrate the new year
- 7 3-letter abbreviation for the city that has a famous New Year's celebration in Times Square
- 8 item that often hangs on a wall and is used to tell the date
- 9 there are twelve of these in a year

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	4.00% 2.00%	Up to 84 months Up to 36 months	\$13.67 \$28.65		None	95% of Pledged Shares
Term Shares Pledged	See Note	Balloon			None	Rate is 2% over term share rate
New Vehicles 2017-2016 (untitled)	1.99% 2.99% 3.49% 3.99%	42 months 60 months 72 months 84 months	\$24.67 \$17.97 \$15.42 \$13.67		Purchase Price Purchase Price Purchase Price \$30,000 and over	Copy of Purchase Order
Used Autos 2016-2014	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 2013 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%	3.00%	\$350,000	\$9.66
15 Year/180 months	80%	3.20%	\$350,000	\$7.01
15 Year/180 months	90%	3.40%	\$350,000	\$7.11
20 Year/240 months	80%	3.50%	\$350,000	\$5.81
20 Year/240 months	90%	3.70%	\$350,000	\$5.91
30 Year/360 months	80%	3.90%	\$350,000	\$4.72
30 Year/360 months	90%	3.99%	\$350,000	\$4.78
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%	5.00% variable	\$100,000	n/a

SHARE ACCOUNTS

Account Type	Term	Annual % Yield	Dividend Rate	Compounding Information
Regular Share	n/a	.752%	.75%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	1.256%	1.25%	
Term Share Accounts Regular and IRA	1 Year	.803%	.80%	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	1.055%	1.05%	
	3 Year	1.308%	1.30%	
	4 Year	1.561%	1.55%	

Regular Share & IRA Share rates in effect from January 1, 2017 to March 31, 2017
Term Share rates effective January 1, 2017



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

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