



Maxims

Firestone Federal Credit Union

Issue 491

February 2023

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

You're gonna love our rates!

WE HAVE HIGH RATE TERM SHARES!!!

4 Years	3.00%* A.P.R.	3.042%** A.P.Y.
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3.5 Years	2.50%* A.P.R.	2.529%** A.P.Y.	2.5 Years	2.00%* A.P.R.	2.018%** A.P.Y.
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Term share rates are effective February 1, 2023. Penalty for early withdrawal on term shares is a maximum of 120 days' dividends.

Term Share rates are subject to change at any time.

*APR=Annual Percentage Rate **APY=Annual Percentage Yield

Term Share Rates
as High as.....

3.00% (A.P.R.)*
3.042% (A.P.Y.)**

2.99%
A.P.R. ***

New Car Loan
Rates as Low as..

WE HAVE LOW RATE NEW CAR LOANS!!!

We have New Car Loans with rates that range from 2.99% to 4.49% based on the terms. We offer a new car loan with a term of up to 84 months if your loan amount is over \$30,000.

Have a higher interest rate New Car Loan at another institution? Refinance it here! (Loan must be on a new vehicle and disbursed within the last 6 months)

All loans are subject to credit approval.

***Estimated payment on a 2.99% A.P.R. New Car Loan for up to 42 months is \$25.11 per \$1,000.

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Membership in Firestone Federal Credit Union is extended to most employees of Bridgestone Americas Holding, Inc. who are not represented by a bargaining unit and who are on the Akron, Brook Park, or Nashville payrolls.

Our membership is also extended to all members of immediate family or household of a current FFCU member.

Parents	Grandparents
Siblings	Spouse
Children	Grandchildren
Step relations	Same Household

You or your interested family member can contact us today for a membership packet.

234-352-1100 (local)

888-740-8351 (toll-free)



Online Romance Scams:

Romance scammers usually create fake profiles on dating websites and on social media sites. While they can be hard to spot, the tactics they use are pretty common, for example:

- They claim to be living or traveling outside the United States, which allows them to avoid meeting with victims in person.
- They quickly escalate the relationship by using lots of flattery, professing love and asking to move conversations off the dating service so they can communicate directly by text or email.
- They make plans to meet in person, but always come up with excuses not to meet.
- They claim to have a medical emergency or unexpected expense and ask for money. They also might ask for money to pay for a trip together or to come visit. They typically ask for money to be wired or to buy a gift card or cash reload card and provide them with the card number.

The Nominating Committee has nominated three incumbents to serve 3-year terms on the Board of Directors. Their current terms expire in 2023. Each of the nominees has served the credit union for many years. The nominees are Wayne Chapman, Linda Gross and Ken Rachubka. Also up for nomination is Catherine Lojkovic to fulfill the remaining term of John Powe. This term will expire in 2024. Additional nominations may be made by petition. The deadline for petitions is March 1, 2023. For more information, please contact a member of the Nominating Committee listed below.

Guy Finch 330-802-0929 Lori Sullivan 330-604-2712

ANNUAL MEETING

WHERE: GUY'S PARTY CENTER, Waterloo Rd, Akron
WHEN: March 27, 2023 Doors open at 4:45 p.m.
TICKETS: \$12.00 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 17, 2023.

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 \$12.00 per person.
 Please do not send cash through the mail.

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

Signature _____ Date _____

AKRON	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 December 31, 2022	Mortgage Loan Originators (MLO)	CU Members Mortgage
Assets.....\$222,921,346 Shares.....\$186,165,167 Loans.....\$26,709,885	Carrie.....853880 Cathie.....1989957 Kara.....1245004	You can reach the following staff members at 234-352-1100 Sara, Hope and Darla
		Website - www.fofcu.com
		E-Mail - fstonecu@fstonecu.com

Valentine's Day Word Search

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

CANDY
 CARDS
 CUPID
 DEAR
 DOVES
 FEBRUARY
 FLOWERS
 FRIENDS
 HEART

TREATS
 VALENTINE
 SWEETHEART
 RED
 LOVE
 KISS
 PINK
 HUG



JINXYKIDS.COM



If you are getting a tax refund you can have it deposited to your Firestone Federal Credit Union share account. To do so, you will need to provide the following information on your tax return:

- Your Credit Union account number
- Our routing number: 2412-73-243
 - Specify savings account

If you owe the IRS, 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. You can request a check to be sent to you or you can request a transfer to your checking account to pay your taxes.



1099-INTs and 1098s will be postmarked no later than January 31, 2023
1099-Rs (IRA distributions) will be postmarked no later than January 31, 2023
5498 (IRA contributions) will be postmarked no later than May 31, 2023.
Deadline for 2022 IRA contributions is April 18, 2023.

The annual contribution limit for an IRA for 2022 is \$6,000 or your taxable income, whichever is lower. If you were 50 or older by the end of 2022, you can contribute up to \$7,000 total. If you make a contribution to your IRA between January 1st and April 18th you will need to sign a contribution form to acknowledge the deposit is for the current or prior year.

Everyone's tax/financial status is different. Please contact a financial advisor to confirm your specific allowable IRA contributions.

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	5.50% 3.50%	Up to 72 months Up to 36 months		None	95% of Pledged Shares
Term Shares Pledged	See Note	Balloon		None	Rate is 3.5% over term share rate
New Vehicles 2023-2022(untitled)	2.99% 3.49% 3.99% 4.49%	42 months 60 months 72 months 84 months	\$25.11 \$18.19 \$15.65 \$13.90	Purchase Price Purchase Price Purchase Price \$30,000 and over	Copy of Purchase Order
Used Autos 2023-2020	4.99% 5.49%	Up to 60 months Up to 72 months	\$18.87 \$16.34	Purchase Price \$30,000 and over	Copy of Purchase Order
Used Autos 2019 and older	5.99%	Up to 60 months	\$19.33	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 (as low as)	Maximum	Payment per \$1,000
10 Year/120 months	80%	5.00%	\$500,000	\$10.61
15 Year/180 months	80%	5.10%	\$500,000	\$7.97
15 Year/180 months	90%	5.20%	\$500,000	\$8.02
20 Year/240 months	80%	5.30%	\$500,000	\$6.77
20 Year/240 months	90%	5.40%	\$500,000	\$6.83
30 Year/360 months	80%	5.50%	\$500,000	\$5.69
30 Year/360 months	90%	5.70%	\$500,000	\$5.81
2nd Mortgages	Loan-to-Value	Rate	Maximum	Payment per \$1,000
10 Year/120 months	80%	7.25%	\$100,000	\$11.75
Max-H Line L.O.C.	80%	7.00% variable	\$100,000	1.5% of amt. borrowed

SHARE ACCOUNTS

Account Type	Term	Annual % Yield	Dividend Rate	Compounding Information
Regular Share	n/a	.701%	.70%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	1.202%	1.20%	
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	1.005%	1.00%	
	2 1/2 Year	2.018%	2.00%	
	3 Year	.551%	.55%	
	3 1/2 Year	2.529%	2.50%	
	4 Year	3.042%	3.00%	

Regular Share & IRA Share rates in effect from January 1, 2023 to March 31, 2023
Term Share rates effective February 1, 2023



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

