



# Maxims

Firestone Federal Credit Union

Issue 484

July 2022

**SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE**

## Christmas in July

It's never too early to start your shopping for Christmas in December.

You can apply for our Signature30 loan and get it all done before Christmas. Then you'll have time to relax and really enjoy the holidays.

### SIGNATURE 30 LOAN

**UP TO 30 MONTHS**  
*(you can take a shorter term)*

**6.99% A.P.R.**

**UP TO \$5,000**  
*(you can take less than \$5,000)*

*Estimated payment on a 6.99% A.P.R. Signature30 loan is \$36.43 per \$1,000 with a maximum term of 30 months. All loans are subject to credit approval.*

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Typically Christmas Club accounts are started in October or November, but sticking with the Christmas in July vibe we thought we could encourage our members to start saving for Christmas now.

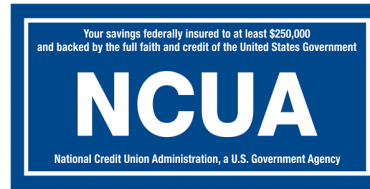
You can set up automatic deposits to your Christmas Club account or you can just make regular deposits at any time. The difference

with a Christmas Club account is that on November 1st of each year, a check would be sent to you for the balance in the account. Or, you can have the balance transferred into your regular share account, then you can request the funds to be transferred into your checking account (authorization on file required).

**IT'S NEVER TOO LATE! CONTACT US TODAY TO SET UP YOUR FFCU CHRISTMAS CLUB ACCOUNT!**

## NEW SHARE RATES (effective 7/1/2022)

	A.P.Y. Annual Percentage Yield	A.P.R. Annual Percentage Rate	Minimum balance
Regular Shares	.426%	.425%	\$5.00
IRA Shares	.928%	.925%	\$5.00
1 Year	.451%	.45%	\$5,000
2 Year	.501%	.50%	\$5,000
3 Year	.551%	.55%	\$5,000
4 Year	.602%	.60%	\$5,000



*Regular and IRA share rates are effective July 1, 2022—September 30, 2022. Term share rates are effective July 1, 2022. Penalty for early withdrawal on term shares is a maximum of 120 days' dividends.*

## Vacation season is upon us once again! A few minutes spent in consideration of travel cybersecurity can ensure that your trip is memorable for all the right reasons and none of the wrong ones.

**Travel light.** Each piece of technology that you take with you is one more item to be responsible for, one more attack vector for hackers to exploit. Travel with only the devices that you absolutely need. Leave the rest securely in the office or at home. If you do take your devices with you, pack with travel cybersecurity in mind. Pack AC power supplies and AC chargers. Consider taking a portable charger for emergencies. Pack your laptop in a bag that offers adequate protection and can be carried onto the aircraft.

**Hang on to valuable technology and data.** Your laptop and cell phone should remain under your control at all times. Do not put your laptop or cell phone in your checked baggage. The airline's baggage handling procedures are not delicate and were not designed with travel cybersecurity in mind.

### "Juice Jacking"

Under this scam, hackers place a device in-line at a USB charging station, at a hotel, or airport. To the unsuspecting victim, the USB charging port at the charging station looks perfectly legitimate. The hacker's in-line device uses the USB connection to install malware on your cell phone or laptop or to extract sensitive data from your technology. The solution: Do not plug your laptop or cell phone directly into USB charging stations. Instead, plug into an electrical power outlet using an AC charger, a car charger, the laptop's power cord/power supply. Purchase a portable charger and keep it charged for emergencies.

### Unsecure Wi-Fi

Public wireless networks at hotels, coffee shops, airports, libraries, and other locations prioritize convenience over cybersecurity. Hackers and snoopers on these networks may be able to access your devices or monitor traffic. What appears to be the hotel's wireless guest network may, in reality, be a hacker's wireless network made to look like the official hotel network. If your computer detects two wireless networks with similar names, ask the hotel staff which one is official. Better yet: avoid connecting to public wi-fi networks. Use your cell phone's hotspot for a more secure connection.

### Found USB Storage Devices

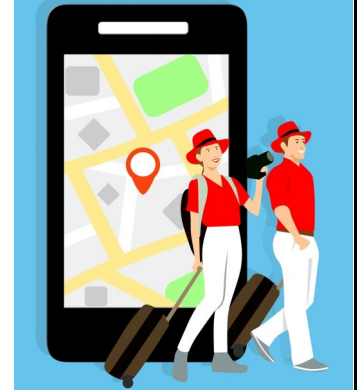
At some point in your journey, you may happen upon an apparently lost USB storage device. The temptation to plug this device into your computer—just to see what is on it—may be strong, but we advise you not to. Errant thumb drives often contain malware. It's best to leave these devices where you find them or, turn them in to someone who may be able to reconnect them with the rightful owner.

### The Elements!

It might be tempting to take your laptop with you to the pool, to the beach, or to that tranquil spot alongside a gurgling stream, but electronic components hate hot weather, water, dirt, and sand. They don't stand a chance against spilled drinks; and they can't be left unattended while you cool off in the ocean. It's best to leave the electronics secured in the hotel, far away from the sandy shores. Take a good book (and plenty of sunscreen) with you instead!

### Consider Unplugging Completely

No network or device is 100% secure. Every connection to the internet is an attack vector. When you are travelling to unfamiliar locations, cybersecurity is an even greater challenge. Hackers know this and they will target you where you are most vulnerable. If possible, unplug completely. Your family is likely to appreciate it and your mental health will benefit.



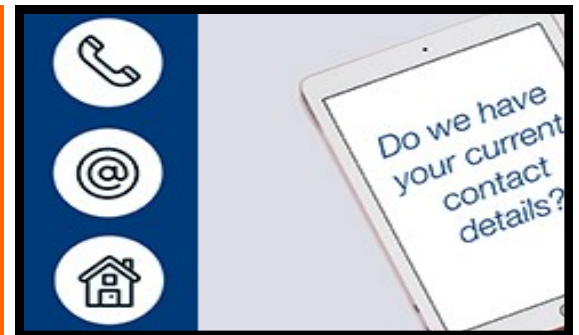
<b>AKRON</b>	<b>Staff Extensions Automated Telephone Number 234-352-1095</b>	<b>Identity Theft Reporting</b>
<b>Local Phone: 234-352-1100</b> <b>Fax: 330-724-2590</b> <b>Toll-Free: 888-740-8351</b> <b>Mailing Address</b> <b>31 Hanna Parkway</b> <b>Akron, OH 44319</b> <b>Hours: Monday—Friday</b> <b>8:15—4:15 E.S.T.</b>	<b>Beth.....220</b> <b>Carrie.....112</b> <b>Cathie.....210</b> <b>Kara.....110</b> <b>Linda.....222</b> <b>Melanie.....221</b> <b>Wayne.....200</b>	<b>Call Us Immediately!</b> 1-888-740-8351 <b>Experian</b> 1-888-397-3742 <b>Equifax</b> 1-888-766-0008 <b>TransUnion</b> 1-800-680-7289 <b>Federal Trade Commission</b> 1-877-438-4338
<b>SCOREBOARD May 31, 2022</b>	<b>Mortgage Loan Originators (MLO)</b>	<b>CU Members Mortgage</b>
Assets.....\$237,810,919 Shares.....\$200,206,110 Loans.....\$26,357,554	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: <a href="http://www.cumembershomeloan.com/CUSouth">www.cumembershomeloan.com/CUSouth</a> E-Mail - <a href="mailto:southwestcu@homeloancu.com">southwestcu@homeloancu.com</a>
		<b>You can reach the following staff members at</b> <b>234-352-1100</b> <b>Sara, Hope and Darla</b>
		<b>Website - <a href="http://www.fofcu.com">www.fofcu.com</a></b>
		<b>E-Mail - <a href="mailto:fstonecu@fstonecu.com">fstonecu@fstonecu.com</a></b>





## Summer Word Scramble Puzzle

1. NCBCAIGKKPA
2. ALAELSBB
3. ABIOGNT
4. NIBIIK
5. MNIAGPC
6. LOREFSW
7. EIC RAMEC
8. CANEO
9. IICCPN
10. LRXAE
11. USN
12. ETAH
13. OTH
14. AADSLSN
15. MISW
16. ELVART
17. CIONTAAV
18. TERMWAONEL



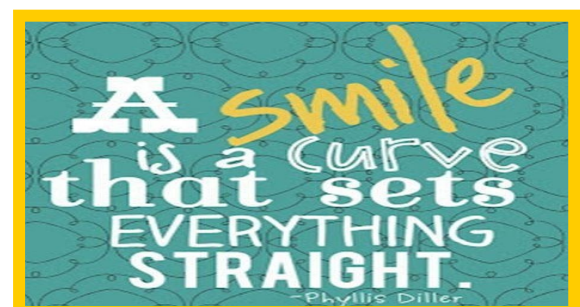
Do you have a new mailing address?  
(If your mailing address is a P.O. Box, we still need a physical address)

Do you have a new mobile/home/work phone number?

Did you change your e-mail address?

If you said yes to any of these questions, then you need to complete our "Contact Information" form which is available on our website. You can also contact our office and we can mail, e-mail, or fax this form to you. Keep us updated so we can keep you updated!

**THANK YOU!!**





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

<b>SECURED LOANS</b>	<b>Annual Rate</b>	<b>Terms</b>	<b>Minimum Payment \$1,000</b>	<b>per</b>	<b>Amount and Conditions</b>	<b>Requirements</b>
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
<b>CO-MAKER LOANS</b>	<b>Annual Rate</b>	<b>Terms</b>	<b>Minimum Payment \$1,000</b>	<b>per</b>	<b>Amount and Conditions</b>	<b>Requirements</b>
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
<b>UNSECURED LOANS</b>	<b>Annual Rate</b>	<b>Terms</b>	<b>Minimum Payment \$1,000</b>	<b>per</b>	<b>Amount and Conditions</b>	<b>Requirements</b>
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**

<b>1st Mortgages</b>	<b>Loan-to-Value</b>	<b>Rate</b>	<b>Maximum</b>	<b>Payment per \$1,000</b>
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
<b>2nd Mortgages</b>	<b>Loan-to-Value</b>	<b>Rate</b>	<b>Maximum</b>	<b>Payment per \$1,000</b>
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**

<b>Account Type</b>	<b>Term</b>	<b>Annual % Yield</b>	<b>Dividend Rate</b>	<b>Compounding Information</b>
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%	
	3 Year	.551%	.55%	
	4 Year	.602%	.60%	

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

