



Maxims

Firestone Federal Credit Union

Issue 456

March 2020

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE



**Put a little "Spring"
in your step and start
the season with a
new (or used) car.**

NEW AND USED CAR LOAN RATES			
LOAN TYPE	A.P.R.	TERM	Payment per \$1,000
New Vehicles 2020-2019 (untitled)	2.49%	42 months	\$24.89
	2.99%	60 months	\$17.97
	3.49%	72 months	\$15.42
	3.99%	84 months	\$13.67
Used Autos 2019-2017	4.49%	Up to 60 months	\$18.64
	4.99%	Up to 72 months	\$16.11
Used Autos 2016 and older	5.49%	Up to 60 months	\$19.10



**Estimated payment on a 3.49% A.P.R. new car loan for 72 months is \$15.42 per \$1,000*

***Estimated payment on a 4.49% A.P.R. used car loan for 60 months is \$18.64 per \$1,000*

All loans are subject to credit approval. Contact our office or visit our website (www.fofcu.com) for more details.

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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.

Important Dates and INFORMATION

- March 8th—Daylight Savings Time
- March 17th—St. Patrick's Day
- March 19th—First Day of Spring
- March 20th— Earth Day
- March 23rd—FFCU Annual Meeting



We will be closed on Friday, April 10th in observance of Good Friday. Our Brook Park office will be open on Thursday, April 9th. Please plan your withdrawals and transfers accordingly.

"If we had no winter, the spring would not be so pleasant; if we did not sometimes taste of adversity, prosperity would not be so welcome."

~Anne Bradstreet~

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)

ANNUAL MEETING

WHERE: GUY'S PARTY CENTRE, Waterloo Rd, Akron
WHEN: March 23, 2020 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 16, 2020.

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: 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
Cathie.....	210
Kara.....	110
Linda.....	222
Marlene.....	111
Wayne.....	200

Mortgage Loan
Originators (MLO)

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

SCOREBOARD
January 31, 2020

Assets.....	\$201,776,019
Shares.....	\$163,647,887
Loans.....	\$35,115,260

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.rockieshomeloan.cu

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

Website - www.fofcu.com

E-Mail - fstonecu@fstonecu.com

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



Spring Word Scramble

- WBNAIOR _____
- BLLAMURE _____
- WFLORE _____
- PLITU _____
- NERGE _____
- MLOBO _____
- PLRIA _____
- LFBTUTREY _____
- NIAR _____
- DREGNA _____
- EBE _____
- YMA _____
- GNRIPS _____
- HSSNIEUN _____
- YBNUN _____
- CAMHR _____
- EDES _____



APRIL | BEE | BLOOM | BUNNY
 BUTTERFLY | FLOWER | GARDEN
 GREEN | MARCH | MAY | RAIN | RAINBOW
 SEED | SPRING | SUNSHINE | TULIP
 UMBRELLA



spring cleaning checklist

typicallysimple.com

bedrooms

- wash bedding & pillows
- dust furniture & fans
- wipe down baseboards
- wash windows & dust blinds
- organize closet
- vacuum & clean carpets

bathrooms

- scrub sink, toilet, & tub
- sweep and mop floor
- wash shower curtain & bath mat
- toss expired products
- sanitize bath toys

kitchen

- vacuum refrigerator coils
- clean fridge shelves & drawers
- wipe down counters & cabinets
- degrease microwave, oven, stove
- sweep and mop floor
- toss expired food

family room

- dust furniture & fans
- wipe down baseboards
- wash windows & dust blinds
- organize bookshelves
- vacuum & clean carpets

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 2020-2019 (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 2019-2017	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 2016 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%	5.00% variable	\$100,000	n/a

SHARE ACCOUNTS

Account Type	Term	Annual % Yield	Dividend Rate	Compounding Information
Regular Share	n/a	1.256%	1.25%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	1.762%	1.75%	
Term Share Accounts Regular and IRA	1 Year	1.358%	1.35%	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	1.561%	1.55%	
	3 Year	1.764%	1.75%	
	4 Year	1.968%	1.95%	

Regular Share & IRA Share rates in effect from January 1, 2020 to March 31, 2020
Term Share rates effective November 6, 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.

