



Maxims

Firestone Federal Credit Union

Issue 433

April 2018

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE



APRIL IS YOUTH MONTH!

Every child dreams about their future. Some of those dreams may require money to come true.

How do you help your children achieve their dreams? One way is to help them learn how to save their money.

In April, Firestone Federal Credit Union is celebrating Youth Month, which is a program that helps teach and encourage kids to develop good financial habits. Every member under the age of 18 who makes a deposit during the month of April will receive a special giveaway. The theme this year is "The Science of Saving," showcasing fun, sci-fi-inspired characters.

Science has proven that if you start with small goals, saving your money can become a regular habit. This year's Youth Month inspires children to begin saving the money they earn so they can attain their dreams of a happy future.

If your child or grandchild doesn't have an account, contact our office today for a membership packet and they will also be eligible for a youth month giveaway.

234-352-1100 (local)

888-740-8351 (toll-free)



IN THIS ISSUE

◆ Youth Month	1	◆ Contact & Misc. Info/Earth Day Word Search	3
◆ Loan Promotion /Tax Day / New Share Rates /Annual Meeting	2	◆ Savings and Loan Policies	4



Spring Loan Promotion!

New Car Rates as low as 1.99% A.P.R.

Used Car Rates as low as 4.49% A.P.R.

- **Purchase New or Used Autos, Trucks and Motorcycles**
- **Refinance an existing vehicle loan (from a different lender)**
 - **Use your clear vehicle title to borrow money**

Receive a \$50 gas card with each new title secured loan

See Page 4 of this newsletter or visit our website (www.fofcu.com) for terms and conditions.

Contact our loan department for more details.

Promotion valid March 1, 2018—April 30, 2018.

Gas card will be available after the loan is disbursed. All loans are subject to credit approval.

Gas cards issued are for use at Marathon stations

Deadline for 2017 IRA contributions is **April 17, 2018.**

Maximum IRA contribution limits for 2017 and 2018 are:

⇒ \$6,500 for individuals age 50 and over



If you are receiving a tax refund and you would like to have it deposited to your FFCU share account you will need to provide the IRS or tax provider with your account number and our routing number:

2412-7324-3

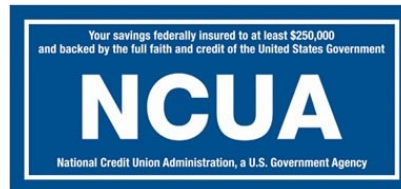
Please specify savings account, not checking

We're raising our share rates!

Regular and IRA rates are effective April 1, 2018—June 30, 2018.

Term Share rates are effective April 1, 2018

	A.P.Y Annual Percentage Yield	A.P.R. Annual Percentage Rate	Min. balance
Regular Shares	.953%	.95%	n/a
IRAs	1.458%	1.45%	n/a
1 year term share	1.005%	1.00%	\$5,000
2 year term share	1.257%	1.25%	\$5,000
3 year term share	1.510%	1.50%	\$5,000
4 year term share	1.764%	1.75%	\$5,000



Regular and IRA share rates are subject to change quarterly.

Term share rates are subject to change at any time.

ANNUAL MEETING

The Credit Union held its 57th Annual Meeting on March 26th. 295 members enjoyed great food and lots of door prizes. The following incumbents were re-elected by acclamation to three year terms on the Board of Directors: **Pat Buchanan, Luba Shirley, and John Powe Jr.**

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
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
Donna.....	210
Kara.....	110
Linda.....	222
Marlene.....	111
Wayne.....	200

Mortgage Loan Originators (MLO)

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

SCOREBOARD
February 28, 2018

Assets.....	\$207,785,172
Shares.....	\$170,707,873
Loans.....	\$30,874,773

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

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

Website - www.fofcu.com

E-Mail - fstonecu@fstonecu.com

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



Happy Earth Day

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

CLIMATE
 DAY
 ENERGY
 HABITAT
 RECYCLE

COMPOST
 EARTH
 ENVIRONMENT
 OZONE

CONSERVATION
 ECOLOGY
 GREEN
 POLLUTION

EARTH DAY FACTS

- Earth Day was founded by Senator Gaylord Nelson on April 22, 1970.
- 20 million people participated in the first Earth Day.
- More than 100 billion pieces of junk mail are delivered in the United States each year.
- Every year in the U.S. nearly 200 billion beverage containers are sold, two-thirds of which are landfilled, incinerated or littered.
- Recycling saves 3 to 5 times the energy that waste incinerator power plants generate.

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 2018-2017(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 2017-2015	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 2014 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	.953%	.95%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	1.458%	1.45%	
Term Share Accounts Regular and IRA	1 Year	1.005%	1.00%	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	1.257%	1.25%	
	3 Year	1.510%	1.50%	
	4 Year	1.764%	1.75%	

Regular Share & IRA Share rates in effect from April 1, 2018 to June 30, 2018
Term Share rates effective April 1, 2018



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