



Maxims

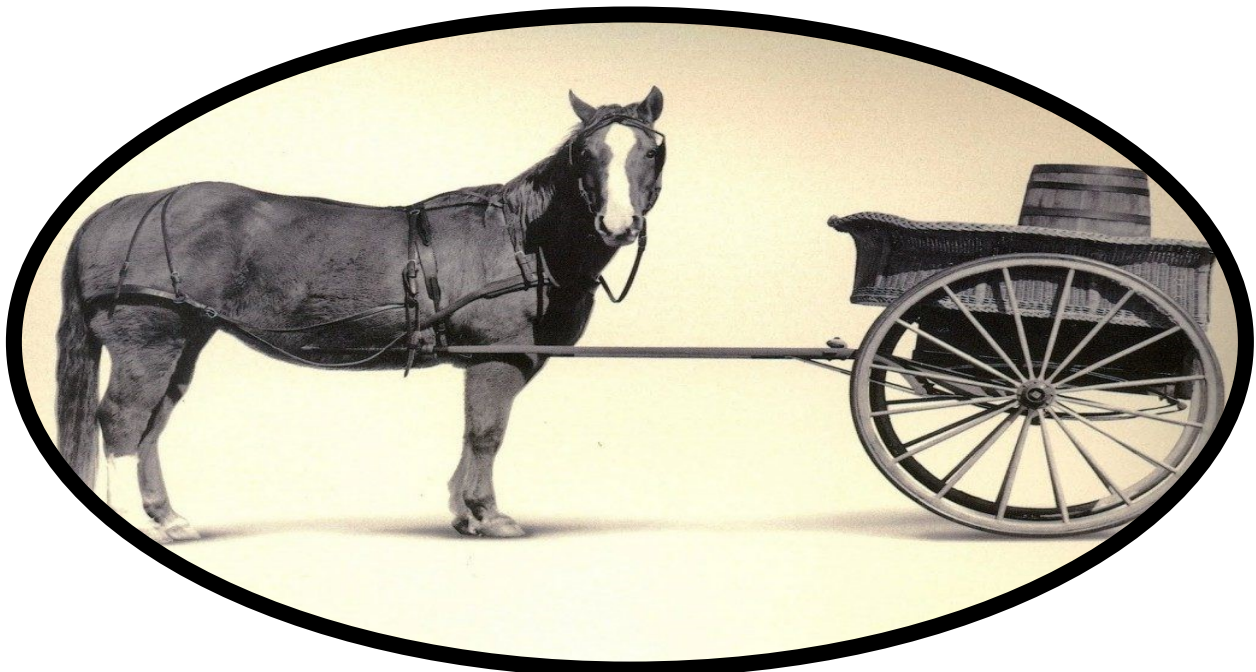
Firestone Federal Credit Union

Issue 421

April 2017

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

DON'T PUT THE CART BEFORE THE HORSE



Get pre-approved before you start house hunting. There's nothing worse than finding the home of your dreams and then realizing you can't afford it. Contact our loan department to start your pre-approval process.

See Page 2 for the Benefits of Pre-approval
See Page 4 for mortgage terms and conditions

*Mortgage products are available in Ohio and Tennessee.
All loans are subject to credit approval.*

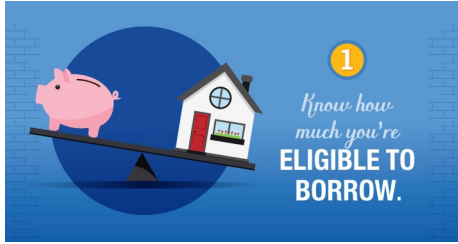


EQUAL HOUSING
OPPORTUNITY

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The Benefits of Pre-approval




1
Know how much you're
ELIGIBLE TO BORROW.

Once you provide the documentation needed for mortgage pre-approval, we'll help you to establish how much money you're eligible to borrow for your mortgage loan.



2
Realtors & home sellers will know you are a
QUALIFIED BUYER.

Once you're pre-approved, realtors and home sellers will know you're serious about buying a house. Some realtors won't work with buyers until they know they are pre-approved!



3
SAVE TIME by looking for the right home.

Being pre-approved, you'll know how much money you can borrow, and the price range of homes you can afford. This information will help your realtor search for the home of your dreams within your means.



4
Narrow your search and FOCUS on the FINE DETAILS.

Pre-approval allows you to save time and search for homes within your price range, which means you'll have more time to focus on the aspects of each house you look at.



5
Increase bargaining and negotiating POWER.

If you're not happy about the asking price, try out your bargaining and negotiating powers. Sellers will be more open to accepting your offer, even if it's below asking price, because they know you're a reliable buyer and can close the sale.



6
Enjoy a FASTER CLOSING period.

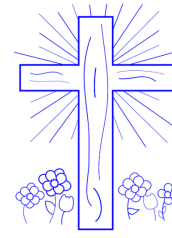
Having a mortgage pre-approval will help you get into your dream home sooner rather than later. This will allow for the appraisal to be ordered sooner, and your loan application can be processed quicker.



7
Approach the home buying experience with CONFIDENCE.

If you're ready to move into the perfect house for you, getting pre-approved will help you get there faster. A mortgage pre-approval will help you approach the home buying process with certainty so you can make an offer with confidence.

Good Friday



We will be closed on Friday April 14th in observance of Good Friday

We offer
30 year mortgages!

Fixed Rates
80% LTV at 3.90%

(Estimated payment on a 3.90% A.P.R. mortgage loan for 360 months is \$4.72 per \$1,000/Limit \$350,000)

90% LTV at 3.99%

(Estimated payment on a 3.99% A.P.R. mortgage loan for 360 months is \$4.78 per \$1,000/Limit \$350,000)

No Application Fee
No PMI Premium
No Origination Fee



A DIVISION OF COLONIAL SAVINGS, F.A.

Firestone Federal Credit Union has been partnering with CU Members Mortgage since 2002. They are available to assist our members that live outside the states of Ohio and Tennessee with their mortgage needs.

You can go to their website to check out current rates, get a personalized rate quote, and complete an application online. CU Members Mortgage's web address is:

www.rockieshomeloancu.com

You can also contact them at 1-877-316-6434 to get more detailed information. CU Members Mortgage will assist you with your best interest in mind, just as Firestone Federal Credit Union has and always will.



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
February 28, 2017

Assets.....	\$207,127,043
Shares.....	\$170,875,933
Loans.....	\$29,542,588

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, Raelle, Sara, and Steve

E-Mail - fstonecu@fstonecu.com

Website - www.fofcu.com

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

Easter Crossword

The crossword puzzle grid is shown with 11 numbered starting points for clues. To the left is a smiling sun with a face, and to the right is a blue Easter Bunny wearing glasses and holding a paintbrush and a colorful Easter egg.

- ACROSS**
- You might do this to eggs for Easter
 - A hen makes this
 - Used to color eggs
 - The hen's baby
 - Colorful candy you might find in an Easter basket
 - Peter Cottontail is one

- DOWN**
- Eggs might be made from this
 - Look for eggs
 - Easter Day event
 - Yellow or white spring flower that grows from a bulb
 - What the Easter Bunny brings
 - A pretty hat worn on Easter
 - Don't eat too much of this or you might get a belly ache



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 April 1, 2017 to June 30, 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.

