



Maxims

Firestone Federal Credit Union

Issue 429

December 2017

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE



*With appreciation
at the holidays
We Thank You
and wish you
and your family
a happy and joyous
Holiday Season.*



Our office will be closed the following days for the upcoming holiday season

Christmas: Our office will be closed on Monday, December 25th and Tuesday, December 26th.

New Year's: Our office will be closed on Monday, January 1st and Tuesday, January 2nd (2018)



Please plan your transfers and withdrawals accordingly.

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Do you need extra cash to get through the holiday season? Trying to avoid using your high rate credit cards? If so, then "Yule" love our Holiday 12 loan!

Maximum Loan Amount - \$2,000
Maximum Term - 12 months
APR - 3.65%

Make sure to ask one of our loan officers about having your payment payroll deducted or automatically debited from your checking account (at another financial institution).

You can print a loan application from our website:
www.fofcu.com

*Estimated payment on a 3.65% A.P.R. Holiday 12 loan for 12 months is \$84.99 per \$1,000.
 The Holiday 12 loan is available from November 1, 2017—January 31, 2018.
 All loans are subject to credit approval.
 Holiday 12 is a closed-end loan product.*

YEAR-END STATEMENTS AND TAX INFORMATION

All account holders will receive a paper copy of their year-end statement. If you receive your statement via our e-Statement system, only the main account statement will be viewable.

Mark your calendars and plan to attend our 57th Annual Meeting on

Monday, March 26, 2018
at Guy's Party Centre in Akron, Ohio

Look for additional information and reservation form in upcoming newsletters.

2018 MAIN OFFICE HOLIDAY CLOSINGS

New Year's	Monday, January 1st and Tuesday, January 2nd
Good Friday	Friday, March 30th ¹
Memorial Day	Monday, May 28th
Independence Day	Wednesday, July 4th
Labor Day	Monday, September 3rd
Thanksgiving	Thursday, November 22nd & Friday, November 23rd ²
Christmas	Monday, December 24th and Tuesday, December 25th
New Year's	Monday, December 31, 2018 and Tuesday, January 1, 2019

¹Brook Park will be open on Thursday, March 29th
²Brook Park will be open on Wednesday, November 21st

IMPORTANT INFORMATION ABOUT FIRESTONE FEDERAL CREDIT UNION'S PRIVACY POLICY

Please be advised that no changes have been made to our Privacy Policy. Our Privacy Policy is always available on our website.

www.fofcu.com

You can also contact our office at 234-352-1100 and we will mail you a copy (within 10 business days).

Please confirm that all of your contact information is up to date: home/mailing address, home/cell/work phone numbers, and e-mail address.

Thank You!

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.

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
October 31, 2017

Assets.....	\$208,971,505
Shares.....	\$172,127,032
Loans.....	\$30,293,129

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>



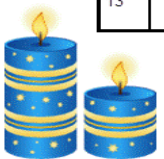
Christmas Decorating

ACROSS

- 1. Used to wrap a present
- 4. Decoration for a banister
- 7. Striped and sweet
- 9. Used to open a walnut
- 10. Door decoration
- 11. Many times these are strung together
- 13. Glitter for the tree

DOWN

- 2. Decorative spheres
- 3. Another word for decorations
- 5. Christmas tree fruit
- 6. Might light the dinner table
- 7. Place where greetings are found
- 8. Hung by the chimney
- 12. Might be cedar, fir or pine



The best and most beautiful things in the world cannot be seen or even touched - they must be felt with the heart.

~Helen Keller~

Christmas gift suggestions: to your enemy, forgiveness. To an opponent, tolerance. To a friend, your heart. To a customer, service. To all, charity. To every child, a good example. To yourself, respect." ~ Oren Arnold

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 2018-2016 (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	.853%	.85%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	1.357%	1.35%	
Term Share Accounts Regular and IRA	1 Year	.904%	.90%	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	1.156%	1.15%	
	3 Year	1.409%	1.40%	
	4 Year	1.663%	1.65%	

**Regular Share & IRA Share rates in effect from October 1, 2017 to December 31, 2017
Term Share rates effective October 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.

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