



Maxims

Firestone Federal Credit Union

Issue 419

February 2017

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

Like the groundhog, are you facing any shadows this spring?



Will you be...

- **Shopping for a new or nearly-new vehicle?**
 - **Replacing your home's worn roof, siding, or driveway?**
 - **Thinking of a home remodel?**
- ...and have questions on how to finance them?**

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Call our loan office today—we can shed some light on these looming projects with one of our low-interest loan products!

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If you have an IRA account with us, you've already been notified of our new IRA administrator, Ascensus. You will receive a courtesy form showing what your Required Minimum Distribution will be for the year 2017. This may look like a tax form, but it is only a courtesy form for your records. Your RMD will be handled by us the same way it has been in previous years.

Tax refunds are approaching FAST!

In order to have your refund direct deposited to your credit union account, you will need to provide your tax preparer with:

- 1) Your credit union account #
- 2) Our routing #: 241273243



“Do not save what is left after spending, but spend what is left after saving.” -Warren Buffet

ANNUAL MEETING

WHERE: GUY'S PARTY CENTRE, Waterloo Rd, Akron
WHEN: March 27, 2017 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 20, 2017.

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 _____

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.

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, Raette, Sara, and Steve

E-Mail - fstonecu@fstonecu.com

Website - www.fofcu.com

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

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.

Mortgage Loan Originators (MLO)

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

BROOK PARK

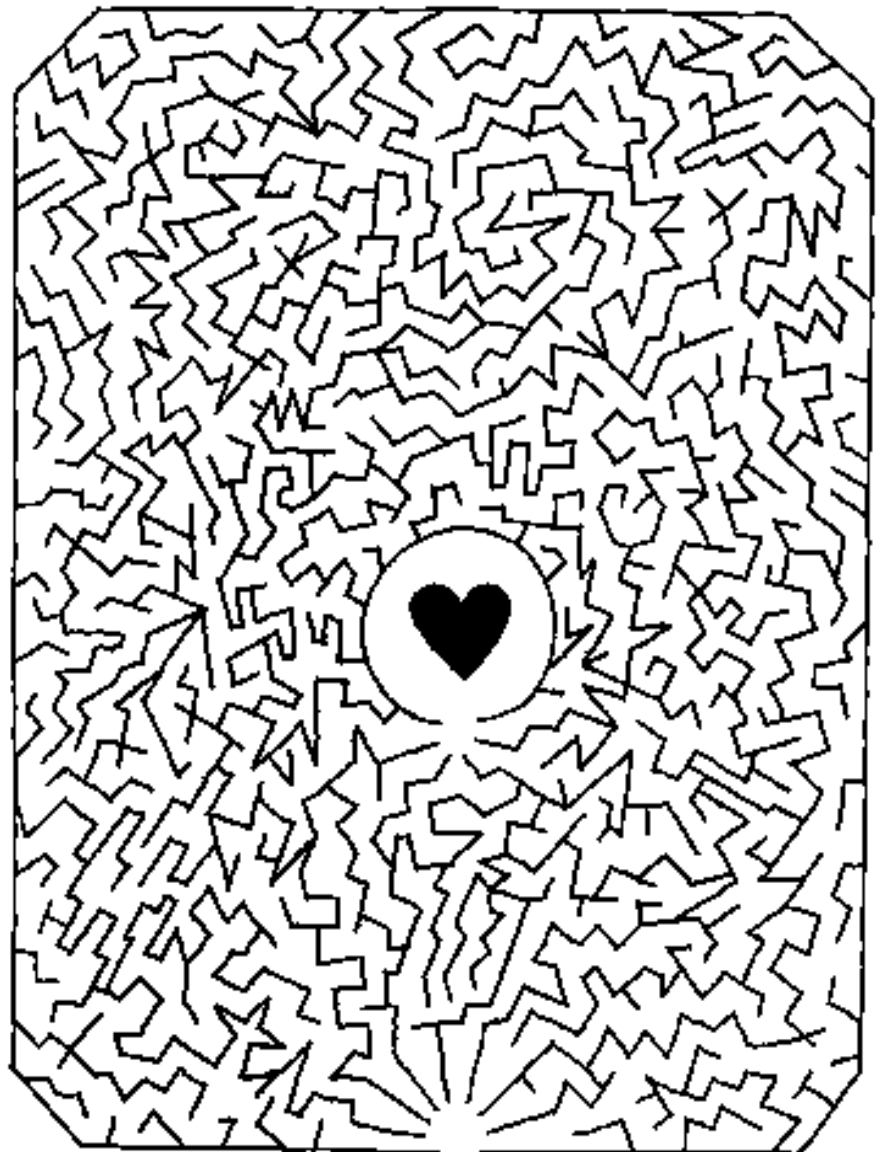
Phone: 216-362-3633
Fax: 216-362-5151

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)

SCOREBOARD
December 31, 2016

Assets.....\$205,747,495
 Shares.....\$169,803,230
 Loans.....\$29,505,906



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 January 1, 2017 to March 31, 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.

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