



Maxims

Firestone Federal Credit Union

Issue 424

July 2017

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE



HAPPY 4TH OF JULY

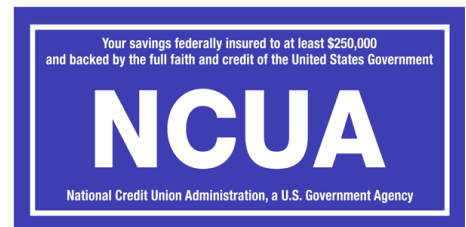
**As we celebrate
our Nation's freedom,
we honor the courageous
men and women dedicated to
preserving it.**

**We hope everyone has a safe
and happy holiday.**

*Our office will be closed on
Tuesday, July 4th
so we can celebrate with
our friends and family.*

NEW SHARE RATES—EFFECTIVE JULY 1, 2017

	A.P.Y Annual Percentage Yield	A.P.R. Annual Percentage Rate	Minimum balance
Regular Shares	.802%	.80%	\$5.00
IRA's	1.306%	1.30%	\$5.00
1 year term share	.853%	.85%	\$5,000
2 year term share	1.106%	1.10%	\$5,000
3 year term share	1.358%	1.35%	\$5,000
4 year term share	1.612%	1.60%	\$5,000



*Regular and IRA rates are effective
July 1, 2017—September 30, 2017.*

Term Share rates are effective July 1, 2017

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IMPORTANT INFORMATION

Our auditors, CBS Certified Public Accountants, sent out verification letters to a random group of our members as part of our required account verification audit. These letters are valid.

This month's account statements are also part of this verification. Their return address is being used in place of ours (just for this month).

PLEASE DO NOT MAIL ANY PAYMENTS OR DEPOSITS TO OUR AUDITORS.

Feel free to contact our office with any questions or concerns.



If your account has been dormant for 5 years, you will receive a letter from us by the end of July. You can keep your funds from being sent to the State of Ohio by contacting us and we will activate your account.

At Firestone Federal Credit Union we want to maintain an active relationship with you. Please take this opportunity to reacquaint yourself with FFCU, while visiting our website: www.fofcu.com.

MAKING DEPOSITS TO YOUR FFCU SHARE ACCOUNT JUST GOT A LITTLE BIT EASIER!

You can have deposits to your FFCU share account automatically debited from your checking account monthly. All you need to do is complete the authorization below and return it to us with a copy of a voided check from your checking account. Contact us if you have any questions or want more details.



AUTHORIZATION AGREEMENT FOR DIRECT PAYMENTS (ACH DEBITS)
INSTITUTION NAME : FIRESTONE FEDERAL CREDIT UNION

MEMBER NAME _____ C.U. ACCT # _____

DAYTIME PHONE NUMBER _____ CELL PHONE NUMBER _____

E-MAIL ADDRESS _____

I hereby authorize Firestone Federal Credit Union to debit the Checking Account at the depository financial institution provided, hereafter called Depository. I acknowledge that the origination of the ACH transaction to my account my comply with the provisions of U.S. law.

DEPOSITORY INSTITUTION _____ ACCOUNT # _____

******* PLEASE ATTACH A VOIDED CHECK *******

SHARE ACCOUNT NUMBER(S) _____

AMOUNT: \$ _____ 15TH _____ 30th _____

START DATE : _____

*****Please notify us at least 48 hours prior to make any changes to this transaction*****

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: 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
 May 31, 2017**

Assets.....	\$208,476,645
Shares.....	\$171,969,265
Loans.....	\$29,730,148

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>**

CELEBRATE *Fourth of July* **AMERICA!**

OO
 OW
 LYVP
 TFLH
 AEZGIP
 UDWDWK
 DPBHBKJYLRIMXKKGGRN
 EIAOWBFIREWORKSXVFW
 DOTONQARDSTARSAXI
 BHRMWHITERBZWKIF
 HUI NDEPEN DENCE
 MJOPQLKYWRDH
 KXUGTAFMSLRBAG
 FMLUJIXJPPBALC
 TSPYGAVCYNEAZAUP
 LKDOVHGQIVRQPE
 WLNDBPVVVRHKCTZ
 MOMMDZHLZQ
 SFHANEUR
 AFDX

BLUE - RED - WHITE - FIREWORKS - FOOD - BBQ - PATRIOTIC - STARS - POP
 SPARKLE - JULY- INDEPENDENCE - BOOM

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	.802%	.80%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	1.306%	1.30%	
Term Share Accounts Regular and IRA	1 Year	.853%	.85%	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	1.106%	1.10%	
	3 Year	1.358%	1.35%	
	4 Year	1.612%	1.60%	

**Regular Share & IRA Share rates in effect from July 1, 2017 to September 30, 2017
Term Share rates effective July 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