



# Maxims

Firestone Federal Credit Union

Issue 432

March 2018

**SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE**

## 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.**

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

- **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**



Choose from Shell or Marathon Gift Cards.

See Page 4 of this newsletter or visit our website ([www.fofcu.com](http://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.

<b><u>IN THIS ISSUE</u></b>			
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We will be closed on Friday, March 30th in observance of Good Friday. Our Brook Park office will be open on Thursday, March 29th.\* Please plan your withdrawals and transfers accordingly.

\*See below for new Brook Park hours

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. You can also provide us with an e-mail address. 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.



**APRIL 17, 2018**

You have until April 17th to make contributions to your IRA for tax year 2017.

**Maximum contribution amounts for 2017 and 2018 are:**

**\$5,500 for 49 and under  
\$6,500 for 50 and over**

Contact your tax preparer for more information.

**FFCU Membership**

Membership in Firestone Federal Credit Union is extended to most employees of Bridgestone Americas Holding, Inc. who are not represented by a bargaining unit and who are on the Akron, Brook Park, or Nashville payrolls. Our membership is also extended to all members of immediate family or household of a current Firestone Federal Credit Union member. This includes: Parents, Grandparents, Siblings, Spouse, Children, Grandchildren, Step relations, and Same Household. You or your interested family member can contact us today for a membership packet.

**3 REASONS TO CHOOSE DIRECT DEPOSIT FOR YOUR TAX REFUND**

1. You don't have to deal with a paper check
2. You get your refund faster
3. You can split your refund among multiple accounts

Deposit all or part of your tax refund to your FFCU share account. You'll just need your account number (share/savings) and our routing number:

**2412-7324-3**

**NEW HOURS**

**for the Brook Park Branch  
Fridays only**

**10:00 a.m.—4:00 p.m. E.S.T.  
(closed 1:00—1:30)**

**ANNUAL MEETING**

**WHERE: GUY'S PARTY CENTRE, Waterloo Rd, Akron**  
**WHEN: March 26, 2018 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 19, 2018.**

**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 \_\_\_\_\_

<b>AKRON</b>	<b>BROOK PARK</b>	<b>Identity Theft Reporting</b>
<b>Local Phone: 234-352-1100</b> <b>Fax: 330-724-2590</b> <b>Toll-Free: 888-740-8351</b> <u>Mailing Address</u> <b>31 Hanna Parkway</b> <b>Akron, OH 44319</b> <b>Hours: Monday—Friday</b> <b>8:15—4:15 E.S.T.</b>	<b>Phone: 216-362-3633</b> <b>Fax: 216-362-5151</b> <b>Branch Address</b> <b>6275 Eastland Road</b> <b>Brook Park, OH 44142</b> <b>Hours: Friday ONLY</b> <b>10:00—4:00 E.S.T.</b> <i>(Closed 1:00—1:30 for lunch)</i>	<b>Call Us Immediately!</b> 1-888-740-8351 <b>Experian</b> 1-888-397-3742 <b>Equifax</b> 1-888-766-0008 <b>TransUnion</b> 1-800-680-7289 <b>Federal Trade Commission</b> 1-877-438-4338
<b>Staff Extensions</b> <b>Automated Telephone Number</b> <b>234-352-1095</b>	<b>Mortgage Loan</b> <b>Originators (MLO)</b>	<b>Transferring money to your checking account</b>
Beth.....220 Betty.....221 Carrie.....112 Donna.....210 Kara.....110 Linda.....222 Marlene.....111 Wayne.....200	Carrie.....853880 Donna.....419539 Marlene.....419541 Kara.....1245004	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.
	<b>SCOREBOARD</b> <b>January 31, 2018</b>	<b>You can reach the following</b> <b>staff members at</b> <b>234-352-1100</b> <b>Gayle, Raette, Sara, Cathie and Melanie</b>
	Assets.....\$207,991,887 Shares.....\$171,084,595 Loans.....\$31,046,753	<b>Website - <a href="http://www.fofcu.com">www.fofcu.com</a></b>
		<b>E-Mail - <a href="mailto:fstonecu@fstonecu.com">fstonecu@fstonecu.com</a></b>
		<b>E-Statement Website</b> <b><a href="https://www.cos8twiz.com">https://www.cos8twiz.com</a></b>

1	2	3	4
5	6	7	8

## REBUS PUZZLE

a riddle or *puzzle* made up of letters, pictures, or symbols whose names sound like the parts or syllables of a word or phrase.

Can you solve these rebus puzzles? The answers are listed at the right.

- |  |   |
|--|---|
| 5. <i>Headline News</i><br>6. <i>Feature Attraction</i><br>7. <i>Daylight Saving Time</i><br>8. <i>Welcome to the Club</i> | 1. <i>Scrambled Eggs</i><br>2. <i>Three Blind Mice</i><br>3. <i>May I Have This Dance</i><br>4. <i>Do Not Call Us, We'll Call You</i> |
|--|---|

**Loan and Savings Policies** (All loans are subject to credit approval)

<b>SECURED LOANS</b>	<b>Annual Rate</b>	<b>Terms</b>	<b>Minimum Payment \$1,000</b>	<b>per</b>	<b>Amount and Conditions</b>	<b>Requirements</b>
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
<b>CO-MAKER LOANS</b>	<b>Annual Rate</b>	<b>Terms</b>	<b>Minimum Payment \$1,000</b>	<b>per</b>	<b>Amount and Conditions</b>	<b>Requirements</b>
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
<b>UNSECURED LOANS</b>	<b>Annual Rate</b>	<b>Terms</b>	<b>Minimum Payment \$1,000</b>	<b>per</b>	<b>Amount and Conditions</b>	<b>Requirements</b>
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**

<b>1st Mortgages</b>	<b>Loan-to-Value</b>	<b>Rate</b>	<b>Maximum</b>	<b>Payment per \$1,000</b>
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
<b>2nd Mortgages</b>	<b>Loan-to-Value</b>	<b>Rate</b>	<b>Maximum</b>	<b>Payment per \$1,000</b>
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**

<b>Account Type</b>	<b>Term</b>	<b>Annual % Yield</b>	<b>Dividend Rate</b>	<b>Compounding Information</b>
Regular Share	n/a	.903%	.90%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	1.407%	1.40%	
Term Share Accounts Regular and IRA	1 Year	.954%	.95%	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	1.207%	1.20%	
	3 Year	1.460%	1.45%	
	4 Year	1.713%	1.70%	

Regular Share & IRA Share rates in effect from January 1, 2018 to March 31, 2018  
Term Share rates effective January 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