



# Maxims

*Firestone Federal Credit Union*

Issue 422

May 2017

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

**Keep it safe! Keep it growing!**



*At Firestone Federal Credit Union, we make saving easy by keeping your deposits secure! Only joint owners of your account are able to access your funds.*

*So there's no excuse to not save! It's up to **you** to keep building that nest egg for rainy days and timely purchases. Increase your direct deposit or start sending checks to build a financial buffer. You'll thank yourself in the long run!*

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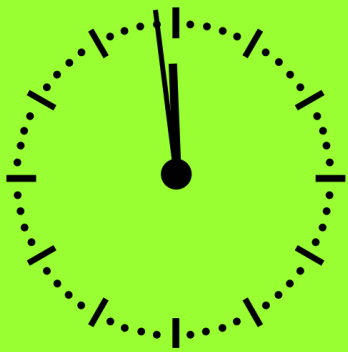


*Struggling with finances? Stressed about making ends meet? Take advantage of our partnership with Accel Members Financial Counseling! As a member of Firestone Credit Union, you have access to these helpful services, at no cost to you:*

*Please Note: There are many companies who promise to "fix your credit" or "relieve you from your debt," but most of them will charge monthly fees. Accel does NOT charge any fees except for student loan payment plans.*

- *Financial Counseling*
- *Debt Management Plans*
- *Housing Services*
- *Student Loan Counseling*
- *Credit Report Reviews*

*Call 1-877-33ACCEL, and identify yourself as a FFCU member*



**Don't wait for the last minute to update your information with us! Make sure to let us know when any of your contact information changes so that we keep our records current. Use the form at the top of your statement to submit updates to your account.**

*In  
Remembrance*

**Our offices will  
be closed Monday, May 29th  
in observance of Memorial Day**



**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](http://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, Riette, Sara, and Steve

**E-Mail - [fstonecu@fstonecu.com](mailto:fstonecu@fstonecu.com)**

**Website - [www.fofcu.com](http://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**

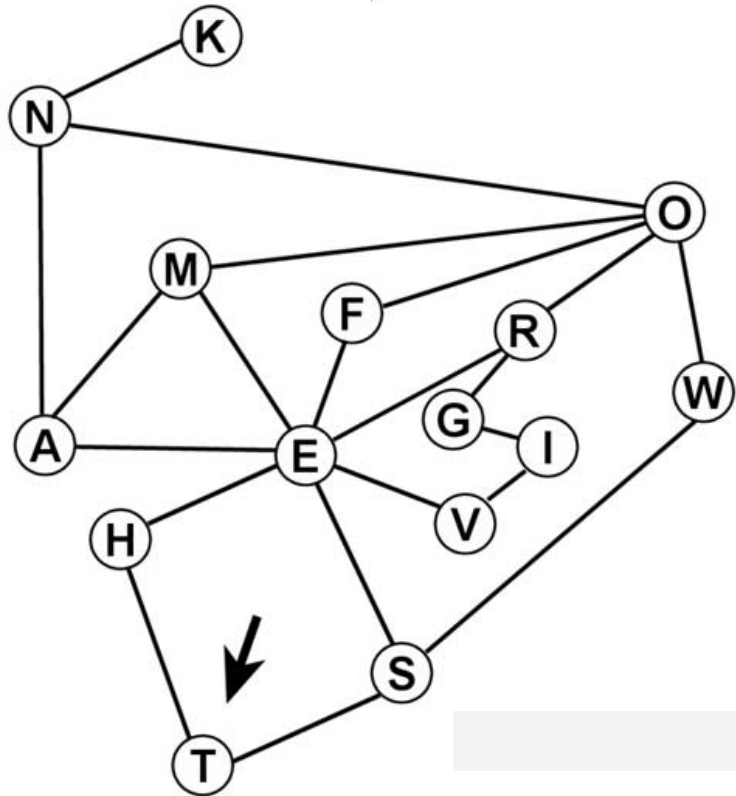
**Branch Address**  
 6275 Eastland Road  
 Brook Park, OH 44142

**Hours: Friday ONLY**  
**8:15—4:15 E.S.T.**  
*(Closed 12:45—1:30 for lunch)*

**SCOREBOARD  
 March 31, 2017**

Assets.....	\$208,741,854
Shares.....	\$172,575,335
Loans.....	\$29,549,867

Starting at the letter 'T', move along the path to connect the letters in such a way that they spell a famous quote. Some letters can be used more than once. You may also move forward and backward along the path.



FAMOUS QUOTE:  
 \_\_\_\_\_  
 \_\_\_\_\_

**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 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
<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	.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  
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