



Maxims

Firestone Federal Credit Union

Issue 426

September 2017

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

6 Home Improvements to take care of before Winter arrives

1. Roof Repairs
2. Driveway Resurfacing
3. Replacing Garage Doors
4. Fixing/Upgrade Windows
5. Repair/Replace Furnace
6. Install insulation

Ready for winter?

If your home improvement costs are adding up, we have several different lending products that will help you get ready for the winter season.

<u>MAX-H (Home Equity)</u>	<u>2nd Mortgage (closed end)</u>	<u>Signature (open/closed end)</u>
For larger improvements	For larger improvements	For moderate improvements
Variable rate (currently 5%)	Current rate 6.75%	Current rate 8.75%
80% L.T.V. on property	80% L.T.V. on property	Term of 40 months
Maximum \$100,000	Maximum \$100,000	Maximum \$10,000

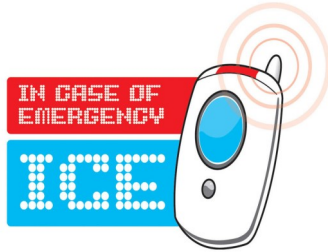
Additional terms and conditions available on Page 4. Contact our loan department for more information. All loans are subject to credit approval. Max-H and 2nd Mortgages available in Ohio and Tennessee.



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In the event that an incident or disaster causes the credit union to lose the ability to immediately serve our membership, the credit union will notify local media (radio/television) of our efforts to regain service. Our website, www.fofcu.com, will also be updated to include our recovery efforts as well as additional contact information.

We all hope that a disaster never strikes, but we all need to have a plan in place if it ever happens.



Time is more valuable than money. You can get more money, but you cannot get more time.
~Jim Rohn~



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.

Parents

Grandparents

Siblings

Spouse

Children

Grandchildren

Step relations

Same Household

You or your interested family member can contact us today for a membership packet.

234-352-1100 (local)

888-740-8351 (toll-free)

Ten Rules for Successful Money Management

Always remember that the most important factor in using money wisely is not how much money you make...but how you use it! Here are ten rules that can help you achieve financial success.

1. Arrange a family system for handling money
2. Make a spending plan suited to your own income and needs
3. Decide on your family's most important goals
4. Plan ahead for the entire year
5. Include all of your income and expenses
6. Make the entire family aware of the plan
7. Pay yourself first by trying to save 10% of your income
8. Stick to your plan
9. Review your plan once a month
10. Hold family meetings to review the progress together



*Need help getting started? As a member of Firestone Federal Credit Union, you can take advantage of the **Accel** program, a **free** financial education and counseling program. To use this new service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at www.accelservices.org*

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.

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.rockieshomeloanacu.com

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
July 31, 2017

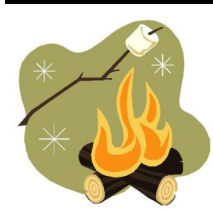
Assets.....	\$208,592,618
Shares.....	\$171,986,242
Loans.....	\$30,150,503

You can reach the following staff members at 234-352-1100
Gayle, Raette, Sara, and Steve

Website - www.fofcu.com

E-Mail - fstonecu@fstonecu.com

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



There is nothing like the warmth and fun of sitting around a fire to turn an autumn evening into memorable night with friends and family.

Try these variations of the traditional s'more at your next backyard bonfire. Make sure you follow basic bonfire safety.

- ◆ Before building the fire, clear an area 10 feet in diameter. Don't build a fire under a shrub or low hanging branches.
 - ◆ Never leave the fire unattended.
- ◆ Don't make the fire too big. A small fire is perfect for toasting marshmallows and sitting around talking.
- ◆ Have a means to extinguish a fire nearby. A shovel and a bucket of sand or a bucket of water is ideal.
 - ◆ Make sure the fire is dead out before you leave it.

S' GOURMET Smores Menu

Try these...or make your own creations

THE NUTTY BUDDY 
 Graham Cracker | Peanut Butter Cup | Marshmallow

SALTED CARAMEL
 Graham Cracker | Milk Chocolate/Caramel Square
 Sea Salt | Marshmallow

MEXICAN HOT COCOA
 Graham Cracker | Milk Chocolate | Marshmallow
 Cinnamon | Nutmeg

THE SAMOA
 Graham Cracker | Milk Chocolate/Caramel Square
 Toasted Coconut | Marshmallow

THE GRASSHOPPER
 Graham Cracker | Peppermint Patty | Marshmallow

THE CLASSIC
 Graham Cracker | Milk Chocolate | Marshmallow

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.

