



# Maxims

Issue 488

November 2022

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

**HOLIDAY LOAN SPECIAL!!**  
**It's that time of the year again!**

**Maximum Loan Amount \$3,000**

**Maximum Term 12 months • APR - 2.50%**

*Estimated payment on a 2.50% A.P.R. Holiday 12 loan for 12 months is \$84.47 per \$1,000. The Holiday 12 loan is available from November 1, 2022—January 31, 2023. All loans are subject to credit approval. Holiday 12 is a closed-end loan product. A pre-existing Holiday Loan will be combined with the new Holiday Loan for a maximum loan amount of \$3,000.*



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## HAPPY THANKSGIVING FROM FIRESTONE FEDERAL CREDIT UNION

*Gratitude is a constant attitude of thankfulness and appreciation for life as it unfolds. Living in the moment, we are open to the abundance around us and within us. We express appreciation freely. We contemplate the richness of our life. In life's trials, we seek to understand, to accept, to learn. Gratitude is a continual celebration of life.*

— AUTHOR UNKNOWN

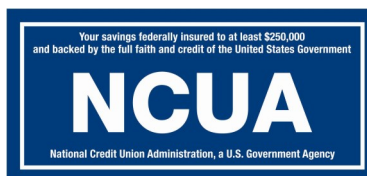
### 2023 HOLIDAY CLOSINGS

New Year's Day	Monday, January 2nd
Good Friday	Friday, April 7th
Memorial Day	Monday, May 29th
Independence Day	Tuesday, July 4th
Labor Day	Monday, September 4th
Thanksgiving	Thursday, November 23rd & Friday, November 24th
Christmas	Monday, December 25th and Tuesday, December 26th
New Year's	Monday, January 1, 2024 and Tuesday, January 2, 2024



## Have you seen these rates?

TERM	Annual Percentage Rate	Annual Percentage Yield
32 months	2.00%	2.018%
42 months	2.50%	2.529%
48 months	3.00%	3.042%



Term share rates are effective September 22, 2022. Penalty for early withdrawal on term shares is a maximum of 120 days' dividends. Term Share rates are subject to change at any time.

## Lower than average mortgage rates, and better than average service

Do your research. Compare the rates. Compare the terms and conditions. Then contact FFCU to see if you qualify for your next home loan.

Our **highest** mortgage rate is **5.70%** which is our 30 year with 10% down, which is lower than the national average.

*All loans are subject to credit approval. Mortgage loans are offered in Ohio and Tennessee only. \$500 off closing costs on all new purchases. Consult a tax advisor regarding deductibility of interest. Estimated payment on a 5.70% A.P.R. 30 year mortgage loan with 90% L.T.V. is \$5.81 per \$1,000 with a maximum term of 360 months.*

## Christmas Club Accounts

Put a little away each pay for a Happy Holiday!

You can set up automatic deposits to a Christmas Club account or you can make regular deposits at any time. The difference with a Christmas Club account is that on November 1st of each year, a check will be sent to you for the balance in the account. Or, you can have the balance transferred into your regular share account, then you can request the funds to be transferred into your checking account (authorization on file required).

**CONTACT US TODAY TO  
SET UP YOUR FFCU CHRISTMAS  
CLUB ACCOUNT!**

AKRON		Staff Extensions Automated Telephone Number 234-352-1095	Identity Theft Reporting
<b>Local Phone: 234-352-1100</b> <b>Fax: 330-724-2590</b> <b>Toll-Free: 888-740-8351</b> <b>Mailing Address</b> <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>Beth.....220</b> <b>Carrie.....112</b> <b>Cathie.....210</b> <b>Kara.....110</b> <b>Linda.....222</b> <b>Melanie.....221</b> <b>Wayne.....200</b>	<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>SCOREBOARD</b> <b>September 30, 2022</b>		Mortgage Loan Originators (MLO)	CU Members Mortgage
Assets.....\$229,119,655 Shares.....\$193,226,223 Loans.....\$25,982,042		Carrie.....853880 Cathie.....1989957 Kara.....1245004	For mortgage loans outside of the states of Ohio and Tennessee, call 1-800-607-3474 or visit their website: <a href="http://www.cumembershomeloan.com/CUSouth">www.cumembershomeloan.com/CUSouth</a> E-Mail - <a href="mailto:southwestcu@homeloancu.com">southwestcu@homeloancu.com</a>
		<b>You can reach the following staff members at</b> <b>234-352-1100</b> <b>Sara, Hope and Darla</b>	
		<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>	

# THANKSGIVING WORD SEARCH

Acorns      Indians  
America      Leaves  
Autumn      Mayflower  
Blessings      Nap  
Colonists      November  
Corn      Parade  
Cornucopia      Pie  
Cranberries      Pilgrims  
Dessert      Plymouth  
Eat      Pumpkin  
Fall      Stuffing  
Family      Tablecloth  
Feast      Thanks  
Gobble      Thanksgiving  
Gratitude      Thursday  
Gravy      Turkey  
Harvest      Vegetables  
Wishbone



T E F D J V H G G S G T S L H M A Y F L O W E R E  
A R I A P K O T N T H H K C T U E T H U R S D A Y  
M R E P L B S R U A H K N Y O N L F Z O J S T D I  
E N C S B L O E N O L E A W L N I K P M U P N C U  
R M M L S C A K L T M S H U C F E A S T N K M I G  
I C E Z A E S Q S B H Y T M E L G C J B O Y Y L M  
C D T C P G D M G A A S L G L X J H I T A T S N E  
A J G D I A I R R Z X T X P B C W S E V A E L Q O  
H K O V A R A V J Z N D E J A I O I U V A M D S A  
S T I W G T E S K T W Z B G T Q Y L S P T E R O F  
V N M L I S Y O U R H D F E E B P I O H U G K T A  
G C I T T V Y Y R Y A W X W D V L E X N B D A S M  
Q P U L A D Q S E I R R E B N A R C N Z I O R I I  
M D F R F Q D U P T U R K E Y Z R C X M K S N R L  
E W G Q V R H O L L B A U B Z O P A O W X C T E Y  
V X K S T I C G R I L Q U S Z S C G P W V F P S J  
T O O Q Z U D E E D E Q D T S A O T N O V J P S N  
G J F R N E X C B A S J V J U J R C J J K Y M M A  
P A N R P E R X M Q S D W H Z M N T B S W D D A D  
A L O C Y V U G E E I I W K V F N E C N F X L D P  
K C H W V R A K V J N T V F S X E X Q A D L L H V  
V H X R L E G Z O U G T C A G U Y V D I M B B T Y  
G N I F F U T S N W S G U F E G Z C H D Z A R S G  
P W R E X D L J G T E V W W Z Y E K D N K D Q O B  
U J R F G G G X X J Z X Q A Q I P W B I D A H E H



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

SECURED LOANS	Annual Rate	Terms	Minimum Payment per \$1,000	Amount and Conditions	Requirements
Regular Share Pledged	4.50% 2.50%	Up to 84 months Up to 36 months	\$13.91 \$28.87	None	95% of Pledged Shares
Term Shares Pledged	See Note	Balloon		None	Rate is 2% over term share rate
New Vehicles 2022-2021(untitled)	2.49% 2.99% 3.49% 3.99%	42 months 60 months 72 months 84 months	\$24.89 \$17.97 \$15.42 \$13.67	Purchase Price Purchase Price Purchase Price \$30,000 and over	Copy of Purchase Order
Used Autos 2022-2019	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 2018 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 (as low as)	Maximum	Payment per \$1,000
10 Year/120 months	80%	5.00%	\$500,000	\$10.61
15 Year/180 months	80%	5.10%	\$500,000	\$7.97
15 Year/180 months	90%	5.20%	\$500,000	\$8.02
20 Year/240 months	80%	5.30%	\$500,000	\$6.77
20 Year/240 months	90%	5.40%	\$500,000	\$6.83
30 Year/360 months	80%	5.50%	\$500,000	\$5.69
30 Year/360 months	90%	5.70%	\$500,000	\$5.81
2nd Mortgages	Loan-to-Value	Rate	Maximum	Payment per \$1,000
10 Year/120 months	80%	7.25%	\$100,000	\$11.75
Max-H Line L.O.C.	80%	5.00% variable	\$100,000	1.5% of amt. borrowed

**SHARE ACCOUNTS**

Account Type	Term	Annual % Yield	Dividend Rate	Compounding Information
Regular Share	n/a	.701%	.70%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	1.202%	1.20%	
Term Share Accounts Regular and IRA	1 Year	.451%	.45%	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	.501%	.50%	
	2 1/2 Year	2.018%	2.00%	
	3 Year	.551%	.55%	
	3 1/2 Year	2.529%	2.50%	
	4 Year	3.042%	3.00%	

Regular Share & IRA Share rates in effect from October 1, 2022 to December 31, 2022  
Term Share rates effective September 22, 2022



**ALL TERM SHARE AND LOAN RATES, CONDITIONS AND TERMS ARE SUBJECT TO CHANGE AT ANY TIME; REGULAR SHARE RATES ARE SUBJECT TO CHANGE QUARTERLY.**

