



Maxims

Firestone Federal Credit Union

Issue 335

February 2010

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

*Looking for a new car to start out 2010?
We've got the loan you're looking for!*


5% A.P.R.

2009 - 2010

We have the money to loan you for that new car. Our new car loan rates are a low 5% APR with terms up to 72 months. When you're ready we'll be happy to mail or fax you an application. You can also download one from our website www.fofcu.com

All loans are subject to credit approval. See Page 4 for additional loan terms.

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If you thought that financial counselors were just for individuals or families having difficulties making ends meet, read on. **Accel** can give personalized answers to your needs. For issues ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away.

As a member of Firestone Federal Credit Union, you can receive assistance with:

- HUD Certified housing counseling
- Personal and family budgeting
- Understanding your credit report and how to improve your score
- Personal money management
- Debt repayment
- Avoiding bankruptcy, foreclosure, or repossession

Through our partnership with **Accel**, you will enjoy unlimited access to financial counselors without paying – it's FREE!

Accel counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 1 p.m. To use this new service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at www.accelservices.org.



February 15, 2010 is a federal holiday observing George Washington's birthday.

Most government offices and banks will be closed. **FIRESTONE FEDERAL CREDIT UNION WILL BE OPEN.** There will be no mail delivery and bank transfers will be delayed. Please plan accordingly.



Income Tax Handbook Available!

Stop in or call us for your copy of the 2010 Income Tax Handbook (for 2009 income). It has many useful tips and reminders to help you prepare your federal tax return.

49th Annual Meeting

Lots Of Prizes For Lucky Winners Who Are Present!
What: Annual Meeting & Dinner Buffet (Tickets:\$7.00)
Where: Cathedral Buffet on State Rd, Cuyahoga Falls
When: February 22, 2010 4:45 p.m.

ANNUAL MEETING RESERVATION FORM

You and your family must be members to attend. Write the name and account number of each member attending. No ticket required for children under two. Please indicate the age of children 12 and under. No reservations accepted after February 19, 2010. Return this form to the credit union with a self-addressed envelope.

PLEASE PRINT.

Name _____ Age (12 & under) _____

\$ _____ Remittance enclosed at \$7.00 per person.
 Please do not send cash through the mail.

Transfer from share account # _____ Total amount \$ _____

February 21-28, 2010



Go to this website to learn more about "america saves week," plus valuable information and tips on how you can start saving.

WAYS TO SAVE AT THE CREDIT UNION

- ◆ Payroll Deductions
- ◆ Direct Deposit
- ◆ Bill Pay
- ◆ Mail Deposits
- ◆ Lobby Deposits

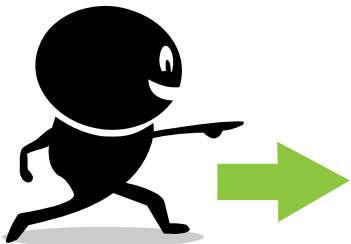
WHO CAN JOIN THE CREDIT UNION

- ◆ Immediate family of current members
- ◆ Employees of Bridgestone/America
- ◆ Retirees of Firestone or Bridgestone/America

Contact the Credit Union for more details on the above information.

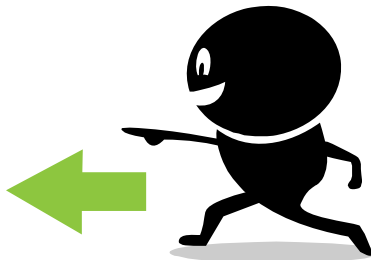
DON'T WAIT UNTIL THE LAST MINUTE!!

April 15th is just around the corner. When making a deposit to your IRA account please indicate if it's for Tax Year 2009 or for Tax Year 2010.



Whether you are transferring money from your credit union account to your checking account, or

transferring money from your checking account to make your monthly loan payment,



we need a voided check and a completed authorization form. Deposit slips and starter checks are not acceptable.



Information Available

(Mark your choices, clip and mail to us)

- 1. IRA
- 2. Your Accounts Are Federally Insured
- 3. Fake Check Scams
- 4. Protecting Yourself From ID Theft
- 5. Avoiding Financial Scams
- 6. Preventing Account Fraud
- 7. Vishing... A New Identity Theft Threat
- 8. Internet Safety Tips
- 9. *Accel* Members Financial Counseling Brochures
- 10. E-Mail and Internet Fraud
- 11. Consumer Information Catalog
- 12. Financial Planning for Emergencies
- 13. The New NCUA Retirement Savings Insurance
- 14. Tools to Prevent Identity Theft
- 15. I Have Put My House In Order
- 16. How To Make Sure You Have The Right Tax Withheld
- 17. Phishing – Don't Take The Bait
- 18. What to Keep and What to Throw Away
- 19. NCUA Coverage on Accounts
- 20. Share Insurance – We Have You Covered
- 21. How Your Shares Are Insured
- 22. Financial Privacy in the Digital Age
- 23. Home Buyer's Handbook
- 24. When A Rebate is Better Than a Low-Rate Auto Loan
- 25. Budget Blueprint
- 26. Credit Counselors Help You Balance The Bills
- 27. When Your Home Is On The Line: What You Should Know About Home Equity Lines Of Credit
- 28. Out of Hock & Out of Debt
- 29. Social Security – Request for Earnings & Benefit Estimate
- 30. Your Retirement Guidelines and Goals
- 31. Individual Retirement Accounts
- 32. Traditional & Roth IRAs
- 33. Join Us!
- 34. Direct Deposit And You
- 35. Your Vehicle Buying Road Map
- 36. Keeping Score - Facts About Credit Scores
- 37. Teach Children About Money
- 38. What Experts Say About Allowances for Children
- 39. Payday Loans: The Hard Truth About Some "Easy" Money
- 40. Beware of New Scams in a Bad Economy
- 41. What You Need to Know About Transaction Limitations

Loan Application Packets

- Auto Loan
- Max-A-Line
- Bill Consolidation
- Home Equity (OH & TN only)
- Mortgage Loan (OH & TN Only)
- New Member Packet Quantity_____

Name _____

Acct # _____

Enthusied About Serving You

Akron 330-379-6400
Fax 330-379-6657

Akron Office Hours
8:15 - 4:15 Monday-Friday
 1200 Firestone Parkway
 Akron, Ohio 44317

Toll-Free 1-800-648-3328
www.fofcu.com

e-mail: fofcu1@bfusa.com

Brook Park 216-362-3633
Fax 216-362-5151

Brook Park Office Hours
8:15 - 4:15 Friday ONLY
 (Closed 12:45 - 1:30 For Lunch)
 6275 Eastland Road
 Brook Park, Ohio 44142

Staff Phone Numbers / Save Time – Dial Direct

Beth	330-379-3837	Donna B.	330-379-6366	Judy	330-379-3755	Marlene	330-379-4257
Betty	.....3798	Donna S.	.....4143	Kara	.....3808	Peggy	.....3771
Carrie	.....6403	Jill	.....3783	Linda	.....3750	Raette	.....3741
						Wayne	.....3745

Loan and Saving Policies

(All loans subject to credit approval)

LOAN TYPE	Annual Rate	Terms	Minimum Payment per \$1,000	Amount and Conditions	Requirements
SECURED LOANS					
Max-S-Line Regular Share Pledged	2.00% over share rate, min. rate of 4.50%	Up to 120 Months		None	95% of Pledged Shares
New Vehicles (2009/2010 Models)	5.00%	Up to 72 Months	\$16.11	Purchase Price	Copy of Purchase Order
Used Vehicles/Other Collateral	7.00%	Up to 60 Months	\$19.80	Up to 100% Financing	Copy of Purchase Order
CO-MAKER LOANS					
Max-E-Line Educational Line of Credit	7.25%	Up to 84 Months	\$15.22	\$20,000 Limit. Revolving Line of Credit	Copy of Bills and Acceptable Co-Maker
Co-Maker	9.25%	Up to 60 Months	\$20.88	\$20,000 limit	Acceptable Co-Maker
UNSECURED LOANS					
Unsecured Loans	9.25%	Up to 40 Months	\$29.14	\$10,000 Limit. Closed-end Loan	Signature
Max-A-Line Unsecured Line of Credit	9.25%	Up to 40 months	\$29.14	\$10,000 Limit. Open-end Loan	Signature

OWNER-OCCUPIED HOMES IN OHIO & TENNESSEE ONLY

Type/Term	Loan-to- Value	Rate	Maximum	Payment Per \$1,000
1st Mortgages				
10-Year	80%	5.25%	\$300,000.00	\$10.73
15-Year	80%	5.50%	\$300,000.00	\$8.17
15-Year	90%	5.75%	\$300,000.00	\$8.31
30/5 Balloon	80%	5.50%	\$300,000.00	\$5.68
30/5 Balloon	90%	5.75%	\$300,000.00	\$5.84
2nd Mortgages				
10-Year	80%	6.75%	\$100,000.00	\$11.48
Max-H-Line Home Equity Line of Credit Member Pays \$300 Closing Costs	80%	5.00% Variable Rate	\$100,000.00	1-1/2% of amount borrowed

SHARE ACCOUNTS

Account Type	Term	Annual % Yield	Dividend Rate	Compounding Information
Regular Share	n/a	1.26%	1.25%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	1.76%	1.75%	
Term Share Accounts	1 Year	1.51%	1.50%	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	1.76%	1.75%	
	3 Year	2.02%	2.00%	
	4 Year	2.27%	2.25%	

Regular Share & IRA share rates in effect from January 1, 2010 through March 31, 2010 / Term share rates effective January 1, 2010

Mail Service

Please allow sufficient time for the postal service to deliver the withdrawal checks you request. We ask that you wait at least seven days before requesting a stop payment and re-issue of a check. Other withdrawal options are available. Please call us for more information.

Address Changes

Your signature is required to change the address and telephone numbers on your accounts. Please fax or mail it to us.

AD&D Insurance

Accidental Death & Dismemberment Insurance is available to our members through Monumental Insurance. For more information call 1-877-665-7563.

Faxing

When faxing any information to us, please call us to verify that the fax was received. Our fax number is:
330-379-6657
 If you dial incorrectly, your fax may go to someone else!

SCOREBOARD

December 31, 2009

Assets	\$234,416,578
Shares	\$201,059,003
Loans	\$50,385,013

Identity Theft Reporting

Call Us Immediately!
 1-800-648-3328

Experian 1-888-397-3742
Equifax 1-888-766-0008
TransUnion 1-800-680-7289
Federal Trade Commission
 1-877-438-4338

Credit Life Insurance

Your credit union furnishes credit life insurance on all consumer loans up to \$20,000 for eligible borrowers under age 70.

Free Debt Counseling

Your credit union provides free debt counseling through ACCEL. If you are in need of this service please call ACCEL at 1-877-332-2235.

Transferring money to your checking

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. In order to do this, however, we need a signed authorization form and a copy of a voided check on file at the credit union office. Deposit slips and starter checks will not be accepted. Once we have this information on file, you can call us before 3:00 p.m. Eastern Standard Time, and your transfer will be credited to your checking account on the next business day. We do require that you confirm your deposit with your bank prior to writing any checks or making any withdrawals. The credit union will not be liable for any overdraft charges incurred if you fail to do this. For more information, call us at 1-800-648-3328. In order to continue offering this as a free service, we require a minimum transfer amount of \$25.00.

Note to members who use FedEx delivery on a regular basis:

FedEx delivery can be costly, both to you and the credit union. You can avoid these costs by setting up a checking account transfer with us. The money will be available the next day, the same as FedEx.

CU Members Mortgage

For 1st mortgage loans outside of the states of Ohio and Tennessee, call 1-877-316-6434 or log on www.rockieshomeloan.com



ALL TERM SHARE AND LOAN RATES, CONDITIONS AND TERMS ARE SUBJECT TO CHANGE AT ANY TIME; REGULAR SHARE RATES ARE SUBJECT TO CHANGE QUARTERLY; REAL ESTATE LOANS ARE EXCLUDED FROM CREDIT LIFE INSURANCE.