



Maxims

Firestone Federal Credit Union

Issue 334

January 2010

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE



The new year usually brings New Year's Resolutions. Have you made yours yet?? Here are a few ideas to get you started, as well as a few for kids.

IDEAS FOR THE ADULTS

- ◆ Lose Weight
- ◆ Manage Debt
- ◆ Save Money
- ◆ Begin an Exercise Program
- ◆ Take Educational Courses
- ◆ Quit Smoking
- ◆ Reduce Stress
- ◆ Take a Trip
- ◆ Volunteer to Help Others
- ◆ Spend More Time with Family

IDEAS FOR THE KIDS

- ◆ Eat Healthier
- ◆ Practice Good Hygiene
- ◆ Use the Computer Responsibly
- ◆ Volunteer—Church/Neighborhood
- ◆ Keep My Room Clean
- ◆ Be Polite and Respectful
- ◆ Do My Best in School
- ◆ Be Kind to All Kids
- ◆ Exercise More
- ◆ Limit TV and Video Games



**** GOOD LUCK! ** DON'T GIVE UP!! ** YOU CAN DO IT!!! ****

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2010 1ST QUARTER DIVIDEND RATES

REGULAR SHARES

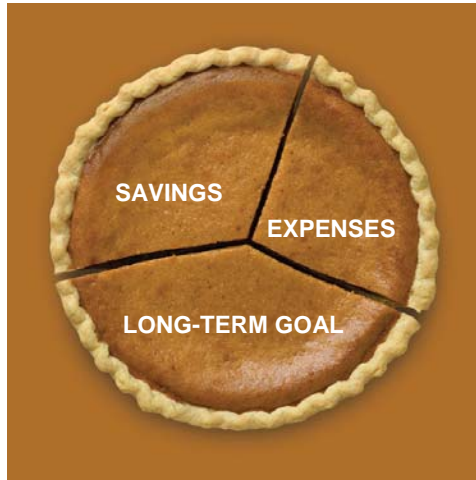
1.26% Annual Percentage Yield
1.25% Annual Percentage Rate

IRA SHARES

1.76% Annual Percentage Yield
1.75% Annual Percentage Rate



**Saving money
is now
as easy as pie.**



Firestone Federal Credit Union does accept electronic direct deposits. Please contact our office for our Routing/ABA number.

SPLIT YOUR TAX REFUND WITH FORM 8888

Keep some of the pie for yourself: Finally, savings made simple! Tell your tax preparer you want to use Form 8888 to save a portion of your refund. If you prepare your own taxes go to www.irs.gov and search "Form 8888." Spend some on expenses, invest some in a long-term goal and save some for emergency funds.

What you need to know to use Form 8888:

- ◆ Name of your financial institution.
- ◆ Your financial institution routing number (also called ABA number).
- ◆ Your account number, the name on the account, and the type of account (checking, savings, IRA, other).
- ◆ Also be sure to ask your financial institution if the account is capable of receiving electronic direct deposit.

+ IT ALL ADDS UP +

With spending being so easy these days, it's no surprise that saving isn't. But if you put the plastic back into your wallet and say "later" to your latte and other incidental spending, you could easily start saving. What starts with something as simple as rolling your change or bringing your lunch to work, could lay the foundation for a wealthier future, with a savings account balance that continues to grow and grow.

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

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 \$ _____

Firestone Federal Credit Union

Privacy Notice

Firestone Federal Credit Union is owned by its members and run by a board of directors elected by the membership. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please contact a member service representative at 1-800-648-3328.

Firestone Federal Credit Union collects nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.

We are committed to providing you with competitive products and services designed to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. Each of these companies have been approved by the credit union's board of directors.

We may disclose all of the information we collect as described above to other financial institutions with whom we have joint marketing agreements.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions, or protect the security of our financial records.

If you terminate your membership with the Firestone Federal Credit Union, we will not share information we have collected about you, except as permitted by law.

Firestone Federal Credit Union restricts access to nonpublic personal information about you to those employees who have a specific business purpose for using it. Our employees are trained on the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

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

November 30, 2009

Assets	\$233,776,789
Shares	\$199,547,743
Loans	\$51,865,971

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.