



Maxims

Firestone Federal Credit Union

Issue 333

December 2009

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE



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**IMPORTANT TAX RETURN INFORMATION
COMING NEXT MONTH!**

**PLEASE MAKE SURE WE HAVE THE CORRECT
INFORMATION ON YOUR ACCOUNT.**

Year end statements, with important tax return information, will be mailed at the beginning of next month. To ensure that you receive this important statement promptly, please let us know if you have moved, retired, married, changed employment or have any other important changes. If you normally have multiple statements sent together, please check to make sure that the address is correct on each one, as year end statements are required to be sent separately. There is a convenient form on the back of your statement for changes in address and other information (an address change form is also available on our website). Simply fill it in and mail or fax it to us. Please **DO NOT CALL** us to change your address. For your protection, we require written and signed verification for a change of address.

THANK YOU FOR YOUR COOPERATION

**SHARE DIVIDEND RATES
EFFECTIVE
January 1, 2010-March 31,2010**

REGULAR SHARES

1.26% - Annual Percentage Yield
1.25% - Annual Percentage Rate

IRA SHARES

1.76% - Annual Percentage Yield
1.75% Annual Percentage Rate



**GOODBYE 2009....
.....HELLO 2010**

With the new year
just around the corner,
what's your resolution
going to be???



Save the Date!

February 22, 2010

**Firestone Credit
Union 49th
Annual Meeting**

**IT'S NOT TOO LATE!
HOLIDAY DRAWING \$2500 IN PRIZES!**

**1st Prize \$500
(1 winner)**

**2nd Prize \$50
(20 winners)**

**3rd Prize \$25
(40 winners)**

It's that time again, our chance to thank you for your continued support and loyalty. Our drawing will be held December 15, 2009. To enter, fill out and mail the form below or log on to www.fofcu.com and follow the "Holiday Drawing" link. The prize money will be credited to the member's account.

**DRAWING REGISTRATION (One per member please)
DEADLINE TO REGISTER: DECEMBER 15, 2009**

Name _____

Account Number _____

Work Phone _____

Home Phone _____

**GOOD
LUCK!**

Each month, you receive a statement of activity on your account. This statement is not a bill for your loan payment. If you have a loan with us, the payment is due at the same time each month, either the 15th or the last day of the month. If you are unsure about your due date, please give us a call. Also, if you send payments or deposits through the mail, please indicate your account number on the check, and whether it is a share deposit or a loan payment. We have had numerous checks come in to our office that have no identifying information with them. Lack of this information may delay your payment or deposit.

Don't Wait!



Did you know you could download the following forms from our website?

- ◆ **Loan Application**
- ◆ **Address Change Form**
- ◆ **Payroll Deduction Form** (for Bridge-stone/Americas employees)
- ◆ **Bank Transfer Authorization** (to transfer funds from your credit union to your checking account)
- ◆ **Loan Payment Authorization** (to debit your checking account to make your credit union loan payment)

Holiday Hours

The **Akron office** will be **closed** on the following days:

Christmas
Thursday, December 24
Friday, December 25
New Year's
Friday, January 1, 2010

The **Brook Park office** will observe the following Holiday Hours:

Christmas
Open Wednesday, December 23
Closed Friday, December 25
New Year's
Open Thursday, December 31
Closed Friday, January 1, 2010

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	1.77%	1.75%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	2.28%	2.25%	
Term Share Accounts	1 Year	1.76%	1.75%	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	2.02%	2.00%	
	3 Year	2.27%	2.25%	
	4 Year	2.53%	2.50%	

Regular Share & IRA share rates in effect from October 1, 2009 through December 31, 2009 / Term share rates effective December 1, 2009

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 October 31, 2009

Assets	\$231,183,319
Shares	\$197,387,783
Loans	\$52,167,603

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

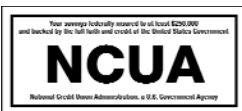
We can electronically transfer funds from your credit union share account to a checking account at another financial institution up to six times each month. In order to do this, however, we need a signed authorization form and a copy of a voided check on file at the credit union office. Deposit slips 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.