

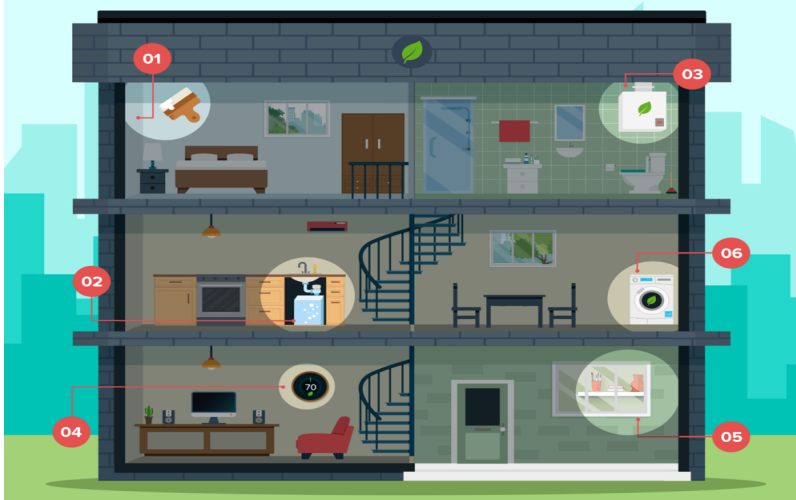


### SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

#### ■ GREEN HOME ■

#### IMPROVEMENT PROJECTS

that are **easy** to add



01

Using low-VOC paint for better air quality

02

Install water-saving fixtures and appliances

03

Electric Tankless Water Heater

04

Programmable Smart Thermostat

05

Install energy-efficient Windows

06

Energy Star Appliances

**Earth Day is April 22, 2025.** You can incorporate eco-friendly and energy-efficient products into your home renovation ideas, especially those green solutions that are easily available and affordable. Sustainable home improvements can not only reduce your impact, but they can also improve your health and well-being while racking up energy savings. A whole new market has emerged for eco-friendly home improvements. These products and renovations will help make every area of your home more energy efficient, from the roof to the floors. Paying for eco-friendly home improvements doesn't have to be a burden — even if you're on a limited budget. There are many ways to finance home renovations that will allow you to profit in the long term. With such a wide range of energy-efficient products and ways to go green it's just a matter of choosing which one will benefit your home the most.

**CONTACT US TO DISCUSS FINANCING OPTIONS TO BEGIN YOUR ECO-FRIENDLY HOME IMPROVEMENTS**  
234-352-1100 or 888-740-8351

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**APRIL FINANCIAL  
IS LITERACY MONTH**



**LIVE WEBINAR**

APRIL 30 @ 2PM ET | REGISTER NOW

## Build Your Monthly Spending Plan

60-YEAR NONPROFIT

**GreenPath.**  
financial wellness

Are you one of many people who have created a spending plan in the past and had trouble sticking to it? If so, you are not alone!

Our partners at GreenPath are hosting a webinar to guide you through the process to create a plan for where you want and need your dollars to go each month.

[April 30th at 2:00 P.M. E.S.T.](#)  
[Register Now](#)

## 5 Resources to Build Financial Literacy

According to most definitions, the term financial literacy refers to understanding how to effectively manage household finances, handle debt, create a budget, and build savings.

Working toward financial literacy is the foundation of your relationship with money and can set you up for a lifetime of financial health and wellness.

As a trusted national nonprofit, GreenPath can be part of your lifelong journey to financial literacy, especially in the areas of managing personal finances, budgeting, saving, and managing debt.

Listed below are some financial resources to enhance financial literacy.

1. **Financial Terms Glossary:** The basics of financial literacy start with some definitions. Understanding terms like interest rates, compound interest, balloon payments, secured vs. unsecured debt and other concepts help you get a working knowledge of personal finances, from understanding the steps to take to finance a car to managing consumer credit cards.
2. **Financial Calculators:** A healthy financial future begins with an understanding of your current situation. Online financial calculators help you run the numbers and answer questions related to financing your home or the impact of interest on any outstanding credit card debt.
3. **Financial Wellness Resources:** Financial literacy is about having good information at your fingertips. Much of that education is available online, but it's important to tap into trusted resources. As an example, as a trusted national nonprofit, GreenPath makes available a library of resources including worksheets and guides about managing finances, setting a simple spending plan or prioritizing expenses.
4. **On-Demand Webinars:** For convenience and ease-of-use, you can't beat on-demand educational webinars showcasing personal finance topics. GreenPath offers a comprehensive library of educational webinars to view on your own schedule. From budgeting, managing student loans, building credit, as well as other topics, free access to the educational webinars gets you well on your way to financial literacy.
5. **Credit Report Review:** Studies show 1 in 3 Americans never check their credit report yet knowing credit history is key to financial literacy. Regularly monitoring your credit can alert you to errors, protect you from fraud, and provide important information to strengthen your credit score. GreenPath's NFCC-certified credit counselors can walk you through a free review of your credit report. You'll understand how to read your report and how credit scoring works.

### Key to Success

Financial literacy is the key to success when it comes to managing your money.

As a national nonprofit, GreenPath Financial Wellness provides free one-on-one financial guidance with certified counselors. You'll improve your financial literacy with credit card debt counseling, student loan counseling, housing counseling, foreclosure mitigation, and debt management counseling.

This article is shared by our partners at GreenPath Financial Wellness, a trusted national non-profit.

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.....200</b>  <b>Kara.....110</b>  <b>Linda.....222</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>February 28, 2025</b>	<b>Mortgage Loan</b> <b>Originators (MLO)</b>	<b>GreenPath Financial Wellness</b>
Assets.....\$206,028,633 Shares.....\$170,689,302 Loans.....\$26,599,794	Carrie.....853880 Cathie.....1989957 Kara.....1245004	As a valued member, we provide you with access to certified financial and housing experts, who will empower you to eliminate financial stress, get out of debt, increase savings, and achieve your financial goals. Contact GreenPath today! Simply call <b>877-337-3399</b> . Hours are Monday through Thursday 8 a.m. to 10 p.m. (ET), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 6 p.m. You can also visit them at <a href="http://www.greenpath.com/wellness">www.greenpath.com/wellness</a> .
		<b>You can reach the following staff members at</b> <b>234-352-1100</b> <b>Hope, Chris and Shawn</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>

APRIL  
BLOSSOM  
BREEZE  
BUD  
BULBS  
BUNNY  
BUTTERFLY  
CHICK  
DAFFODIL  
EASTER  
EGGS  
GRASS  
GREEN  
HATCH  
JUNE  
MARCH  
MAY  
NEST  
PUDDLE  
RAINBOW  
ROBIN  
SEASON  
SHOWERS  
SUNSHINE  
THAW  
TULIP  
UMBRELLA

**Spring**

DIRECTIONS: Find and circle the vocabulary words in the grid. Look for them in all directions including backwards and diagonally.

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

**WE WILL BE CLOSED**  
**APRIL 18TH FOR**  
**GOOD FRIDAY**


**ANNUAL MEETING**

The Credit Union held its 64th Annual Meeting on March 24, 2025 at Guy's Party Center in Akron, Ohio. 106 members enjoyed great food and lots of door prizes. The following incumbents were re-elected by acclamation to three year terms on the Board of Directors: Denise Gazdacko, Joseph Malboeuf, and John Buckley

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	5.50% 3.50%	Up to 72 months Up to 36 months			None	95% of Pledged Shares
Term Shares Pledged	See Note	Balloon			None	Rate is 3.5% over term share rate
New Vehicles 2025-2024 (untitled)	4.49% 4.99% 5.49% 5.99%	42 months 60 months 72 months 84 months	\$25.78 \$18.88 \$16.34 \$14.61		Maximum Loan—\$75,000 Maximum Loan—\$75,000 Maximum Loan—\$75,000 \$30,000-\$75,000	Copy of Purchase Order (Loan limited to purchase price/up to \$75,000)
Used Autos 2025-2022	5.99% 6.49%	Up to 60 months Up to 72 months	\$19.33 \$16.81		Maximum Loan—\$75,000 \$30,000 and over	Copy of Purchase Order (Loan limited to purchase price/up to \$75,000)
Used Autos 2021 and older	6.99%	Up to 60 months	\$19.81		Maximum Loan—\$75,000	Copy of Purchase Order (Loan limited to purchase price/up to \$75,000)
Other Collateral	7.25%	Up to 72 months	\$17.18		Maximum Loan—\$75,000	Copy of Purchase Order (Loan limited to purchase price/up to \$75,000)
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%	6.25%	\$500,000	\$11.23
15 Year/180 months	80%	6.35%	\$500,000	\$8.63
15 Year/180 months	90%	6.45%	\$500,000	\$8.69
20 Year/240 months	80%	6.55%	\$500,000	\$7.49
20 Year/240 months	90%	6.65%	\$500,000	\$7.55
30 Year/360 months	80%	6.75%	\$500,000	\$6.49
30 Year/360 months	90%	6.95%	\$500,000	\$6.63
2nd Mortgages	Loan-to-Value	Rate	Maximum	Payment per \$1,000
10 Year/120 months	80%	8.25%	\$100,000	\$12.27
Max-H Line L.O.C. 1/2% of amt. borrowed	80%	8.00% variable	\$100,000-1st lien on property \$50,000-2nd lien on property	1.5% of amt. borrowed

SHARE ACCOUNTS				
Account Type	Term	Annual % Yield	Dividend Rate	Compounding Information
Regular Share	n/a	.501%	.50%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	1.004%	1.00%	
Term Share Accounts Regular and IRA	7 Months	4.074%	4.00%	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.
	1 Year	3.557%	3.50%	
	2 Year	3.299%	3.25%	
	3 Year	2.018%	2.00%	
	4 Year	3.042%	3.00%	
Regular Share & IRA Share rates in effect from April 1, 2025 to June 30, 2025 Term Share rates effective January 1, 2025				



Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

**NCUA**



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

