



Maxims

Firestone Federal Credit Union

Issue 529

April 2026

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

A BETTER WAY TO BORROW STARTS HERE

Lower rates.
No fees.
Flexible terms.
Personalized service.

With a credit union, your loan works better *because it works for you.*

**NEW CAR
LOAN RATES**
as low as
4.49%



**USED CAR
LOAN RATES**
as low as
5.99%

All loans are subject to credit approval. Loan rates are subject to change at any time. Applications are good for 60 days. There are no fees on vehicle loans.

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Strong Passwords and More



They're still your first line of defense against criminals, so knowing how to create and manage strong passwords is one of the most important everyday cybersecurity habits.

Embracing good password habits doesn't have to be stressful or technical. With today's tools like password managers, creating and using strong passwords is easier than ever.

BEST PRACTICES FOR PASSWORD SECURITY

- 01 Activate multi-factor authentication (MFA)
- 02 Never share your passwords with anyone
- 03 Periodically update your passwords
- 04 Avoid using easy-to-guess answers
- 05 Be cautious about phishing emails
- 06 Log out of your accounts when using public devices



As we celebrate 65 years of service we are asking our members to share with us their favorite

memory, reflection or interaction with the credit union. There have been some pretty amazing staff through the years; some are still with us, some have retired, and some have passed on, but the memories never fade away. We remember the relationships and personal service more than anything. We want to hear from you.

If you e-mail us or mail us your memory, you agree for us to share your memory. If we share your memory only first names will be used.

fstonecu@fstonecu.com

Firestone Federal Credit Union
31 Hanna Parkway
Akron, OH 44319

WE'RE CELEBRATING 65 YEARS OF SERVICE!! \$2500 IN PRIZES!!



1st Prize—\$500
(1 winner)

2nd Prize—\$50
(20 winners)

3rd Prize —\$25
(40 winners)

We wouldn't be here without our members. We would like to thank all of you with an opportunity to enter our "Celebration Drawing." Complete the slip below and mail or e-mail it to us at fstonecu@fstonecu.com. You must be a member to enter the drawing.

Drawing to be held May 29, 2026.

Prize money will be credited to the members accounts. One entry per member.

E-MAIL TO: FSTONECU@FSTONECU.COM

MAIL TO: 31 HANNA PARKWAY, AKRON, OH 44319

DRAWING REGISTRATION (One per member)
DEADLINE TO REGISTER: May 28, 2026

NAME _____

ACCOUNT NUMBER _____

PHONE NUMBER (CELL/WORK/HOME) _____

AKRON

Local Phone: 234-352-1100

Fax: 330-724-2590

Toll-Free: 888-740-8351

Mailing Address
31 Hanna Parkway
Akron, OH 44319

Hours: Monday—Friday
8:15—4:15 E.S.T.

Mortgage Loan Originators (MLO)

Carrie.....853880

Cathie.....1989957

Kara.....1245004

SCOREBOARD February 28, 2026

Assets.....\$199,630,435

Shares.....\$163,751,170

Loans.....\$23,962,010

Identity Theft Reporting



Call Us Immediately!

1-888-740-8351

Experian 1-888-397-3742

Equifax 1-888-766-0008

TransUnion 1-800-680-7289

Federal Trade Commission

1-877-438-4338

GreenPath Financial Wellness

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 **877-337-3399**

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

www.greenpath.com/wellness.

Website - www.fofcu.com

E-Mail - fstonecu@fstonecu.com



Spring Garden Word Scramble

Race to see how quickly you can unscramble the following mixed-up, gardening-themed words?

1. Flodfaid _____
2. Rolfew Top _____
3. Gelsnide _____
4. Stufreblite _____
5. Depas _____
6. Slitup _____
7. Grinetaw Nac _____
8. Orwk Slegov _____
9. Stablegeve _____
10. Druibshoe _____
11. Snubine _____
12. Morewraths _____
13. Ziterrlife _____
14. Shindbrimmug _____
15. Salezaa _____
16. Dahn Stool _____
17. Bludgay _____
18. Brelowerhaw _____
19. Chuml _____
20. Lapsgin _____

NEW REGULAR SHARE AND IRA SHARE RATES

Effective 4/1/2026-6/30/2026

Regular Share Rate

.75%(A.P.R.) .752% (A.P.Y.)

Regular IRA Share Rate

1.25% (A.P.R.) 1.256% (A.P.Y.)

A.P.R. —Annual Percentage Rate

A.P.Y.—Annual Percentage Yield

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

NCUA

National Credit Union Administration, a U.S. Government Agency

IRA CONTRIBUTION DEADLINE



The 2025 contribution deadline for Roth and traditional IRAs is April 15, 2026.

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 2026-2025 (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 or NADA value/up to \$75,000)
Used Autos 2026-2023	5.99% 6.49%	Up to 60 months Up to 72 months	\$19.33 \$16.81		Maximum Loan—\$50,000 \$30,000 and over	Copy of Purchase Order (Loan limited to purchase price or NADA value/up to \$50,000)
Used Autos 2022 and older	6.99%	Up to 60 months	\$19.81		Maximum Loan—\$50,000	Copy of Purchase Order (Loan limited to purchase price or NADA value/up to \$50,000)
Other Collateral	7.25%	Up to 72 months	\$17.18		Maximum Loan—\$50,000	Copy of Purchase Order (Loan limited to purchase price or NADA value/up to \$50,000)

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%	5.60%	\$500,000	\$10.91
15 Year/180 months	80%	5.70%	\$500,000	\$8.28
15 Year/180 months	90%	5.80%	\$500,000	\$8.34
20 Year/240 months	80%	5.90%	\$500,000	\$7.11
20 Year/240 months	90%	6.00%	\$500,000	\$7.17
30 Year/360 months	80%	6.10%	\$500,000	\$6.07
30 Year/360 months	90%	6.30%	\$500,000	\$6.20
2nd Mortgages	Loan-to-Value	Rate	Maximum	Payment per \$1,000
10 Year/120 months	80%	7.60%	\$100,000	\$11.93
Max-H Line L.O.C.	80%	7.25% variable	\$100,000-1st lien on property \$50,000-2nd lien on property	1.5% of amt. borrowed (Member pays \$500 closing)

SHARE ACCOUNTS

Account Type	Term	Annual % Yield	Dividend Rate	Compounding Information
Regular Share	n/a	.752%	.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	1.256%	1.25%	
Term Share Accounts Regular and IRA	7 Months	3.660%	3.60%	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, 2026 to June 30, 2026
Term Share rates effective October 1, 2025



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

