



Maxims

Firestone Federal Credit Union

Issue 521

August 2025

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE



**Summer is almost
over and tuition
is due!**

Are you prepared?

Our Educational Line of Credit is a great solution for college expenses. Advances can be used towards tuition (online/on-campus courses), room and board, computers and books. Our MAX-E line of credit is eligible to students that are attending a college, university, private school or a technical/trade school.

Estimated payment on a 6.75% A.P.R. Max-E loan for 84 months is \$14.97 per \$1,000.
Copies of bills and an acceptable co-maker are required

Contact one of our loan officers to see if our MAX-E L.O.C. is right for you.

*All loans are subject to credit approval. The MAX-E loan is a revolving line of credit.
The maximum loan amount is \$20,000 and there is a 5 year draw period.*

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60-YEAR NONPROFIT



Click on the image above to register for this webinar. You can also visit our [Facebook](#) page to register.

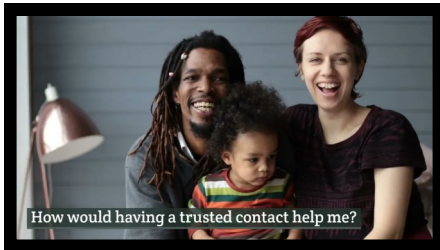
JOIN TODAY!!

Our 2025 Membership Promotion is almost over.

Call your family members and tell them about the credit union.

You each could win \$100 if a family member joins by 8/31/2025!

Family includes: Parents, Children, Grandparents, Grandchildren, Spouse, Siblings, Step Relations and Same Household. Family member must not have an existing account to be eligible for the drawing.



Designating a trusted contact provides another layer of protection to help your financial institution keep your accounts safe. It's important to note that trusted contacts are unable to act on your behalf, execute transactions, or engage in account activity unless they're already an authorized party on your account. While you are not required to have a trusted contact, establishing one may help your financial institution move more quickly and decisively when addressing suspected fraudulent activity. You may already have a power of attorney or spouse listed on your account, but a trusted contact provides an additional resource to reach out to if an issue arises.

What is a trusted contact person?

A trusted contact person (s) is an individual (age 18 or older) identified by you, whom FFCU could contact and disclose information about your account:

- To address possible financial exploitation
- To confirm specifics of your current contact information, health status, or the identity of any legal guardian, executor, trustee, or holder of power of attorney,
- As otherwise permitted by Financial Industry Regulatory Authority Rule 2165 (Financial Exploitation of Specified Adults).

Trusted Contact Designation

- Naming a Trusted Contact is optional
- The trusted contact (s) **will not** be able to view your account information, execute transactions, or inquire about account activity,
- We suggest that your Trusted Contact (s) not be already authorized to transact business on your account (s) or already be able to receive information about your account (s) (Power of Attorney).
- You do not need to designate a separate Trusted Contact for each of your accounts. A single designation covers all your FFCU accounts of which you are the account holder or joint account holder.
- Each account holder will need to complete their own Trusted Contact Authorization.

**If you would like to add a Trusted Contact Person (s)
to your account contact our office and we will send you the form.
234-352-1100 or 888-740-8351**



**OUR OFFICE WILL
BE CLOSED ON
MONDAY, SEPTEMBER 1, 2025**

**Please plan your transfers
and withdrawals accordingly.
We hope everyone has a safe
and happy holiday weekend.**

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Family is the ultimate source of strength and resilience. Together, you can overcome any obstacle and achieve greatness.

AKRON	Staff Extensions Automated Telephone Number 234-352-1095	Identity Theft Reporting
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.	Beth.....220 Carrie.....112 Cathie.....200 Kara.....110 Linda.....222	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
SCOREBOARD June 30, 2025	Mortgage Loan Originators (MLO)	GreenPath Financial Wellness
Assets.....\$204,759,676 Shares.....\$169,531,360 Loans.....\$25,826,953	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 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 reach the following staff members at 234-352-1100 Hope, Chris and Shawn
		Website - www.fofcu.com
		E-Mail - fstonecu@fstonecu.com



ON VACATION

WORD SEARCH PUZZLE

BAGS
BEACH
BOAT
CANOE
FAMILY
FLIGHT
FRIENDS
HOTEL
INN
LAND
LEADER
LUGGAGE
MAPS
MILE
MOTEL
PLANE
RIDE
SAIL
SEA
SHOP
SWIM
TRAIN

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

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The words appear UP, DOWN, BACKWARDS, and DIAGONALLY.
Find and circle each word.



There have been some more changes to our online banking platform. Your cell phone number or e-mail address has to match what we have on file with our core processor. If we don't have updated information you will be unable to register. Contact us to confirm your information if anything has changed recently.

If you aren't already enrolled, to sign up go to our website (www.fofcu.com) and click on the Online Banking button to enroll or [click here](#). Even though our "online banking" is non-transactional, there are still several benefits:


- View account balances and account history
- View your monthly statements
- Set up transaction alerts
- Send us secure messages
- Upload and send us documents
- View our monthly newsletter

If you have any questions, or need assistance don't hesitate to contact our office at 234-352-1100 or 888-740-8351.

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—\$50,000 \$30,000 and over	Copy of Purchase Order (Loan limited to purchase price or NADA value/up to \$50,000)
Used Autos 2021 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%	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	3.919%	3.85%	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 July 1, 2025 to September 30, 2025 Term Share rates effective May 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.

