



Maxims

Firestone Federal Credit Union

Issue 513

December 2024

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE



During this important time of year, we would like to take a moment to share our gratitude. We are so grateful to have you as a member and look forward to serving you more in the New Year.

The FFCU Staff, Board and Committees

Our office will be closed the following days to celebrate the holidays.

CHRISTMAS

Tuesday and Wednesday
December 24th and 25th

NEW YEARS

Tuesday and Wednesday
December 31st and January 1st

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HOLIDAY LOAN

MAXIMUM LOAN AMOUNT \$3000

TERM 12 MONTHS

4.00% A.P.R.

Estimated payment on a 4.00% A.P.R. Holiday 12 loan for 12 months is \$85.15 per \$1,000.

The Holiday 12 loan is available from November 1, 2024—January 31, 2025.

All loans are subject to credit approval.

Holiday 12 is a closed-end loan product.

A pre-existing Holiday Loan will be combined with the new Holiday Loan for a maximum loan amount of \$3,000.

2025 HOLIDAY CLOSINGS

New Year's Day	Wednesday, January 1st
Good Friday	Friday, April 18th
Memorial Day	Monday, May 26th
Independence Day	Friday, July 4th
Labor Day	Monday, September 1st
Thanksgiving	Thursday, November 27th & Friday, November 28th
Christmas	Wednesday, December 24th and Thursday, December 25th
New Year's Eve	Wednesday, December 31, 2025 & Thursday, January 1, 2026

TIPS for safe holiday shopping online



Update software for:

- Smartphones
- Computers
- Devices you use to shop



Protect your ID.

- Only enter information needed to complete a transaction
- Never share your social



When in doubt, throw it out.

- Suspicious emails
- Unknown senders
- Anything asking you to act immediately



The safest payment option?

- Credit cards are generally the strongest option against fraud protection



Beware of "porch pirates."

- Deliver packages to a secure location
- Consider picking up packages at an on-site delivery center (i.e. UPS, USPS).



Don't share over unsecured Wi-Fi.

- Personal information
- Financial information



Signs of secure sites:

- https://
- shhttp://
- a padlock



Keep a virtual paper trail.

- Save records of your online transactions
- Read your credit card statements as soon as you get them
- Report discrepancies immediately



IMPORTANT INFORMATION ABOUT FIRESTONE FEDERAL CREDIT UNION'S PRIVACY POLICY

Please be advised that no changes have been made to our Privacy Policy. Our Privacy Policy is always available on our website.

www.fofcu.com

You can also contact our office at 234-352-1100 and we will mail you a copy (within 10 business days.)

IN CASE OF EMERGENCY

In the event that an incident or disaster causes the credit union to lose the ability to immediately serve our membership, the credit union will notify our membership through our [Facebook](https://www.facebook.com/fofcu) page and our website:

www.fofcu.com

We will include our recovery efforts as well as additional contact information.

We all hope that a disaster never strikes, but we all need to have a plan in place if it ever happens.

"It is Christmas in the heart that puts Christmas in the air."

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 October 31, 2024	Mortgage Loan Originators (MLO)	CU Members Mortgage
Assets.....\$207,751,521 Shares.....\$172,050,037 Loans.....\$28,350,363	Carrie.....853880 Cathie.....1989957 Kara.....1245004	For mortgage loans outside of the states of Ohio and Tennessee, call 1-800-607-3474 or visit their website: www.cumembershomeloan.com/CUSouth E-Mail - southwestcu@homeloancu.com
		You can reach the following staff members at 234-352-1100 Hope, Chris and Shawn
		Website - www.fofcu.com
		E-Mail - fstonecu@fstonecu.com

Christmas Word Search

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



ANGEL
MERRY
SEASON
WREATH
RUDOLPH
GINGERBREAD

STAR
BELLS
CHIMNEY
GIFT
SANTA
TREE

CHRISTMAS
CANDLES
ORNAMENTS
CARDS
ELVES
CAROL



Christmas Club



Start saving now for Christmas next year!


You can set up automatic deposits to your Christmas Club account or you can just make regular deposits at any time. The difference with a Christmas Club account is that on November 1st of each year, a check would be sent to you for the balance in the account. Or, you can have the balance transferred into your regular share account, then you can request the funds to be transferred into your checking account (authorization on file required).

SET UP YOUR FFCU CHRISTMAS CLUB ACCOUNT TODAY!

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 2025-2023 (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 2024-2021	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 2020 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%	9.25% variable	\$100,000	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	4.334%	4.25%	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	3.815%	3.75%	
	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 October 1, 2024 to December 31, 2024 Term Share rates effective November 25, 2024			



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

NCHIA



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

