



# Maxims

*Firestone Federal Credit Union*

Issue 525

December 2025

**SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE**



**HOLIDAY 12 LOAN**  
**MAXIMUM LOAN AMOUNT \$3,000**  
**TERM 12 MONTHS**  
**4.50% A.P.R.**

*Estimated payment on a 4.50% A.P.R. Holiday 12 loan for 12 months is \$85.38 per \$1,000. The Holiday 12 loan is available from November 1, 2025—January 31, 2026. 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.*

We would like to thank all of our members for their continued support and loyalty. We appreciate the opportunity to serve you this year, in years past and many years to come. As we take this time to spend with our friends and family, we hope everyone has a safe, happy, and blessed holiday season.

The Staff, Board Of Directors and Committees of  
Firestone Federal Credit Union

**OUR OFFICE WILL BE CLOSED**  
**Wednesday and Thursday**  
**December 24th and 25th**

**Wednesday and Thursday**  
**December 31st and January 1, 2026**

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## THINKING ABOUT REFINANCING YOUR MORTGAGE? WE'VE LOWERED OUR RATES!

**No Application Fee**  
**No P.M.I.**  
**No Points**

30 Year Mortgages as low as 6.25 %

20 Year Mortgages as low as 6.05%

15 Year Mortgages as low as 5.85%

10 Year Mortgages as low as 5.75%

Contact our Loan Department for more information and complete details.

***All loans are subject to credit approval. Mortgage loans are offered in Ohio and Tennessee only. \$500 off closing costs on all new purchases and \$995 flat closing costs on refinances. Rates are based on term (10-30 years) and Loan to Value (L.T.V.) of 80% or 90%. Consult a tax advisor regarding deductibility of interest.***



## YOUR HOME LOAN DETAILS ARE PUBLIC RECORD AND SCAMMERS KNOW HOW TO USE THEM

Almost from the minute you close on your new home or home equity line of credit (HELOC), you receive a multitude of offers for dozens of home-related services. It's all part of being a new home owner or signaling that you may be ready to start making home improvements. That is, until the offers cross the line into scams.

Like it or not, information about a home purchase, mortgage refinance or a HELOC and the terms and conditions of those loans, is recorded among the land records in the jurisdiction where the property is located. With many jurisdictions offering online access to public records, scammers use home loan details to perpetrate any one of a number of scams.

Typically, these scams use the public details about your home loan to try and gain access to more of your personal information or to simply bilk you out of your hard-earned money by making you buy a product or service you don't need. Scammers will often use your lender's name and the loan amount to look "official." Some even create fake documents and websites using your lender's logo or may try to impersonate your lender in phone calls to gain your trust.

### COMMON SCAMS

**Purchasing Unneeded Mortgage Protection Insurance, Home Warranties, etc.** While there are legitimate insurers, many of these offers are phrased to appear as if the mortgage insurance the home owner may have purchased through the lending process is inadequate and additional insurance is required. Home warranty offers are also common. While some of the offers received may actually provide a legitimate service, they are usually not necessary and home owners should not feel pressured to act on them.

**Unpaid Utility Bills** A "representative" from a utility company calls the new home owner explaining that the previous owner of the home still has outstanding bills due. In a threatening tone, the representative tells the new home owner to send a check or pay by credit card to eliminate the debt. Otherwise, the electricity will be cut off or the needed service (cable, water, etc.) won't be provided. This is a scam. Utility companies do not do business this way. If you still have questions, reach out to the utility directly by calling a number found on their website.

**Mortgage Payment Administration** After closing, the homeowner receives a solicitation from a company that promises to administer payments for a bi-monthly mortgage which promises to save them "lots of money" over time. This intermediary administrator charges a hefty processing fee and a smaller—but not insignificant—monthly fee, which is often not revealed until it's too late. New Home owners should be on high alert in the weeks and months right after they close on a mortgage or HELOC.

**Firestone Federal Credit Union does not sell their mortgages to an outside lender.  
We service our mortgages from application to payoff.**

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>October 31, 2025</b>	<b>Mortgage Loan</b> <b>Originators (MLO)</b>	<b>GreenPath Financial Wellness</b>
Assets.....\$202,494,305 Shares.....\$167,178,427 Loans.....\$24,781,211	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>



2026 HOLIDAY CLOSINGS	
New Year's	Thursday, January 1st
Good Friday	Friday, April 3rd
Memorial Day	Monday, May 25th
Independence Day	Friday, July 3rd
Labor Day	Monday, September 7th
Thanksgiving	Thursday, November 26th & Friday, November 27th
Christmas	Thursday, December 24th and Friday, December 25th
New Year's	Thursday, December 31, 2026 and Friday, January 1, 2027

#### INSTRUCTIONS:

**Gather participants and gifts:** Have everyone bring a wrapped gift. Players can sit in a circle.


**Distribute gifts:** Each person randomly chooses one wrapped gift to start with.

**Establish the rules:** Decide on a set of actions for each dice roll. You can use a pre-made printable or buy special Santa Swap dice that have the rules printed on them.

**Roll the dice:** Players take turns rolling the dice to see what actions they must perform.

**Follow the rules:** Perform the action indicated by the dice roll. **End the game:** The game ends when all gifts have been unwrapped, and players keep the gift they end up with.

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 or NADA value/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%	5.75%			\$500,000	\$10.98
15 Year/180 months	80%	5.85%			\$500,000	\$8.36
15 Year/180 months	90%	5.95%			\$500,000	\$8.42
20 Year/240 months	80%	6.05%			\$500,000	\$7.20
20 Year/240 months	90%	6.15%			\$500,000	\$7.26
30 Year/360 months	80%	6.25%			\$500,000	\$6.16
30 Year/360 months	90%	6.45%			\$500,000	\$6.29
2nd Mortgages	Loan-to-Value	Rate			Maximum	Payment per \$1,000
10 Year/120 months	80%	7.75%			\$100,000	\$12.01
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 (Member pays \$500)
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	3.660%		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 October 1, 2025 to December 31, 2025 Term Share rates effective October 1, 2025						



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

NOLA



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

