



Maxims

Firestone Federal Credit Union

Issue 527

February 2026

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

LOVE IS IN THE AIR



**There are plenty of reasons to love Firestone Federal Credit Union.
Our competitive car loan rates are just one of them!**

**2023-2026
Used Car Loan
Rates as low as
5.99% APR**

**2025-2026*
New Car Loan
Rates as low as
4.49% APR**

**2022 and older
Used Car Loan
Rates as low as
6.99% APR**

**New car loans on 2025-2026 vehicles must be untitled at the time of purchase. All loans are subject to credit approval. See Page 4 for complete terms and conditions.*

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If you are getting a tax refund you can have it deposited to your Firestone Federal Credit Union share account. To do so, you will need to provide the following information on your tax return:

- Your Credit Union account number
- Our routing number: 2412-73-243
 - Specify savings account

If you owe the IRS, please be aware that you **CANNOT** auto pay via ACH through your FFCU share account. Our accounts are non-transactional and do not support ACH debits. However, you can request a check be sent to you, or you can request a transfer to your checking account* to pay your taxes.

**A signed authorization must be on file to transfer funds to a outside financial institution.*

The Nominating Committee has nominated three incumbents to serve 3-year terms on the Board of Directors. Their current terms expire in 2026. Each of the nominees has served the credit union for many years. The nominees are Wayne Chapman, Linda Gross and Ken Rachubka. Additional nominations may be made by petition. The deadline for petitions is March 2, 2026. For more information, please contact a member of the Nominating Committee listed below.

Guy Finch 234-352-1095 ext. 222

Lori Sullivan 234-352-1095 ext. 220

ANNUAL MEETING

WHERE: GUY'S PARTY CENTRE, Waterloo Rd, Akron
WHEN: March 23, 2026 Doors open at 4:45 p.m./Buffet at 5:00 p.m.
TICKETS: \$15.00 per person (members)
\$24.00 per person (non-members)

WE ARE ALLOWING NON-MEMBERS TO ATTEND. THEY WILL HAVE TO PAY FULL PRICE (\$24.00/per person) and THEY WILL NOT RECEIVE A TICKET FOR THE DRAWINGS.

ANNUAL MEETING RESERVATION FORM

NO RESERVATIONS ACCEPTED AFTER MARCH 13, 2026. KIDS 4 AND UNDER ARE FREE.

PLEASE LIST ALL NAMES OF ATTENDEES REGARDLESS OF AGE.

Return this form to the credit union with a self-addressed envelope.

PLEASE PRINT.

NAME(S)	Member Y/N	Account #	Age (10 & under)
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

\$ _____

Remittance enclosed at \$15.00 per person (member).
Remittance enclosed at \$24.00 per person (non-member).
Please do not send cash through the mail.

Please transfer \$ _____ from my share account # _____ to pay for my tickets.

Signature _____ Date _____

<p>AKRON</p> <p>Local Phone: 234-352-1100</p> <p>Fax: 330-724-2590</p> <p>Toll-Free: 888-740-8351</p> <p>Mailing Address 31 Hanna Parkway Akron, OH 44319</p> <p>Hours: Monday—Friday 8:15—4:15 E.S.T.</p>	<p>Mortgage Loan Originators (MLO)</p> <p>Carrie.....853880</p> <p>Cathie.....1989957</p> <p>Kara.....1245004</p> <p>SCOREBOARD December 31, 2025</p> <p>Assets.....\$201,601,136</p> <p>Shares.....\$166,071,617</p> <p>Loans.....\$24,387,634</p>	<p>Identity Theft Reporting</p> <p>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</p> <p>GreenPath Financial Wellness</p> <p>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.</p>
<p>Website - www.fofcu.com</p>	<p>E-Mail - fstonecu@fstonecu.com</p>	



Six Reasons Why You Need a Beneficiary on Your Deposit Account

Maintaining your finances while you're living is essential, but having things prepared for your spouse, children, and loved ones after your death is just as important. This type of preparation includes adding payable on death (POD) beneficiaries to your bank accounts. In the event of your death, your named beneficiaries are entitled to collect a distribution from your bank account.

Knowing who your beneficiaries are can keep your loved ones at ease because they can adequately make arrangements on your behalf and take care of any bills and business you may be leaving behind. If you have yet to add beneficiaries to your bank accounts, now may be a good time to do so. You should always consult a qualified attorney for specific questions about your estate plan or the probate process. Here are six reasons to add a beneficiary to your account:

1. Simple transition of the account

Listing your beneficiaries makes it clear who inherits the account when you pass away. If your beneficiaries are already assigned to your accounts, the assets will pass to them by contract. If a beneficiary is not named, your heirs may have to go through probate, a legal process for settling an estate after someone dies. That makes beneficiary designations – up-to-date ones – extremely important.

2. Allow your loved ones to quickly access the funds

Failure to list a beneficiary could mean it goes to the deceased account holder's estate. This can drastically increase the time before an heir can inherit the account. The probate process for the estate can take months, at a minimum, or years.

3. Allows you to have greater control

If your account goes through the probate process, distribution of the assets is carried out in a specific order, either according to your will or state law if you died without a will. When you list beneficiaries, you have the control to put whomever you want and in whatever order you wish. You may not have that control if the distribution of the account gets defaulted to your estate.

4. Fewer costs to your beneficiaries

By simply listing a beneficiary, your heirs can avoid having the account go through probate. Depending on your estate plan, the probate process can cost thousands of dollars.

5. It eases stress for your heirs

Taking care of this simple step can ease a heavy burden for your beneficiaries, so they're not untangling your finances while they're grieving. Once the beneficiary notifies us of the death of the account owner, they are entitled to access their funds. The beneficiary will need to provide necessary documentation, like a death certificate, but that process is significantly less involved than probate.


6. You recently experienced a life change

After a significant life change, like getting married or having a child, updating or adding beneficiary elections is important. No one likes to think about an unexpected death – especially not right after a happy event – but it can happen, so it's best to be prepared.


You should review your beneficiaries every year to make any changes if needed. Joint account owners supersede any beneficiaries listed on your account. If you ever have concerns or questions, we are here to assist you.

This information is provided for informational purposes regarding accounts held at Firestone Federal Credit Union only and not for the purpose of providing legal, tax, financial planning, or investment advice. Firestone Federal Credit Union encourages you to consult a professional for advice applicable to your specific situation.

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	.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 January 1, 2026 to March 31, 2026 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





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

