

FACTS		WHAT DOES FIRESTONE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security number and Name Account balances and history Creditworthiness and Credit history When you are no longer a member, we continue to share your information as described in this notice.		
How?	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Firestone Federal Credit Union chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does FFCU share?	Can you limit this sharing?
For our everyday business purposes – Such as to process your transactions, maintain your accounts), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
For our marketing purposes To offer our products and services to you		Yes	No
For joint marketing with other financial companies		Yes	No
For our affiliates' everyday business purpose – Information about your transactions and experiences		No	No
For our affiliates' everyday business purpose – Information about your creditworthiness		No	No
For non-affiliates to market to you		No	No

Who we are	
Who is providing this notice?	Firestone Federal Credit Union
What we do	
How does Firestone Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Firestone Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Deposit money • Apply for a loan
Why can't I limit my sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • Sharing for affiliates' everyday purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.



Firestone
Federal Credit
Union

Regular/IRA Share Account Disclosure Statement

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Akron OH 44319
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Fax (330) 724-2590
www.fofcu.com
E-Mail: fstonecu@fstonecu.com

Rate Information

As of January 1, 2024, the Annual Percentage Yield (APY) on your account is .501%, based on an Annual Dividend Rate of .50%. This rate is subject to change quarterly. The dividend rate is determined by the credit union's board of directors.

Minimum Balance Requirement

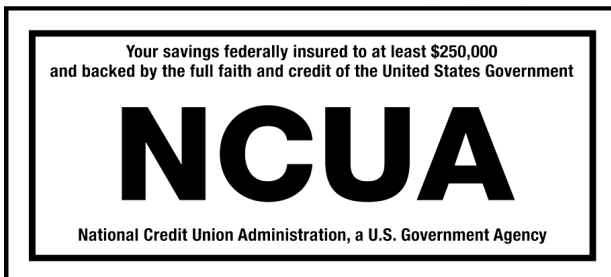
To open this account, you must purchase a \$5.00 share in the Credit Union. To remain a member, you must maintain a minimum balance of \$5.00

Balance Computation Method - Daily Balance Method

The credit union uses the daily balance method of computing dividends, which applies a daily periodic rate to the full amount of principal in the account each day. Dividends will be earned from date of deposit until date of withdrawal, for both cash and non-cash deposits. Dividends will be compounded and paid quarterly. For example, the beginning date of the first dividend period of the year is January 1, and the ending date is March 31. All other dividend periods follow this pattern. The dividend declaration date is the day following the end of the dividend period (April 1 in the above example). If you close your account prior to the end of the dividend period, accrued dividends will be credited to your account prior to closing.

Nature of Dividends

Dividends are paid from current income and available earnings, after required transfers to reserves have been made at the end of the dividend period.



Funds Availability Policy

Our general policy is to allow you to withdraw funds deposited into your account on the SECOND business day after the deposit. In some cases, we may delay your ability to withdraw funds. In such cases, funds will generally be available on the Tenth business day after the deposit. See Notice of Exceptions below. You are responsible for all checks you deposit.

Notice of Exceptions to Funds Availability Policy

We may delay your ability to withdraw funds deposited by check an additional number of days for these reasons:

- If we believe the check you are depositing is not collectable;
- If you make deposits in any one day that exceed \$5,000.00;
- If you re-deposit a check that has been returned unpaid;
- If the endorsement on the check is missing or incorrect;
- If the check is post-dated or stale-dated;
- If you do not have the funds in your account to cover the check;
- If your account has been open 30 days or less.
- If the check is made payable to "Cash"

Credit Union Hours of Operation

Our Akron business days are Monday through Friday with business hours of 8:15 a.m. to 4:15 p.m. E.S.T. We are closed most national holidays, and other floating holidays as provided by Bridgestone Americas Holding, Inc.

Federal Statutory Lien Notice

If you are in default on a financial obligation to the Firestone Federal Credit Union, federal law gives the Firestone Federal Credit Union the right to apply the balance of shares and dividends in your account(s) at the time of default to satisfy that obligation. Once you are in default, the Firestone Federal Credit Union may exercise this right without further notice to you. This statutory lien right applies to financial obligations of members of the Firestone Federal Credit Union. The definition of "member" includes members who are primarily, secondarily, or otherwise responsible for an outstanding financial obligation to the Credit Union, including, without limitation, an obligor, maker, co-maker, guarantor, co-signer, endorser, surety or other accommodation party.

Electronic Funds Transfers

A transfer request must be member-initiated and made in person, by fax, e-mail or telephone. The account must be in your name, and you must provide us with a signed authorization agreement and a voided check or other documentation containing the required information. See *Transaction Limitations for other transfer restrictions*.

If you believe an unauthorized transfer has been made from your account, you must notify the credit union office in writing no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

Transaction Limitations

During any statement period, you may not make more than 6 (six) withdrawals payable to a third party, either by check, pre-authorized transfer, EFT or telephone request. No more than \$1,000.00 per transaction can be withdrawn in cash.