



Maxims

Firestone Federal Credit Union

Issue 514

January 2025

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

Did you spend more on Christmas than you planned on?

There's still time to apply for our Holiday 12 Loan.. Or if you spent way more than you planned on...



You can apply for our Signature 30 Loan and get a little more and have more time to pay.

HOLIDAY 12 LOAN*
Maximum Loan Amount
\$3,000
Term 12 Months
4.00% A.P.R.

SIGNATURE 30**
Maximum Loan Amount
\$5,000
Term 30 Months
6.99% 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. 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.*

***Estimated payment on a 6.99% A.P.R. Signature 30 loan for 30 months is \$36.43 per \$1,000. All loans are subject to credit approval.*

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FEB 12 @ 2PM ET | REGISTER NOW

3 Things You Can Do This Week to Get Your Financial House in Order

60-YEAR NONPROFIT



Clarity. Control. Confidence. Are these words you think of when you think about your finances? If not, would you like to?

Join Dr. Darla Bishop for a webinar hosted by our partners at GreenPath to learn 3 simple, actionable steps you can implement to get on track with your financial life immediately.

[Register now](#)

You can also visit our website or Facebook page to register.

February 12, 2025 @ 2:00 p.m.

2024 IRA CONTRIBUTION LIMITS

You can make contributions for tax year 2024 until April 15, 2025. The annual contribution limit for a traditional IRA in 2024 is \$7,000 or your taxable income, whichever is lower. If you were 50 or older by the end of 2024, you can contribute up to \$8,000 total. If you make a contribution to your IRA between January 1st and April 15th you will need to sign a contribution form to acknowledge the deposit is for the current or prior year.

Everyone's tax/financial status is different. Please contact a financial advisor to confirm your specific allowable IRA contributions.

The Nominating Committee has nominated three incumbents to serve 3-year terms on the Board of Directors. Their current terms expire in 2025. Each of the nominees has served the credit union for many years. The nominees are Denise Gazdacko, Joseph Malboeuf, and John Buckley. Additional nominations may be made by petition. The deadline for petitions is March 1, 2025. 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 24, 2025 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)

THIS YEAR 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 14, 2025. 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 _____

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 November 30, 2024	Mortgage Loan Originators (MLO)	GreenPath Financial Wellness
Assets.....\$207,991,222 Shares.....\$172,377,145 Loans.....\$27,543,809	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 also visit them at www.greenpath.com/wellness .
		You can reach the following staff members at 234-352-1100 Hope, Chris and Shawn
		Website - www.fofcu.com
		E-Mail - fstonecu@fstonecu.com



NEW YEAR'S WORD SCRAMBLE

1. soonlbal _____	16. timsicitop _____
2. danreac_____	17. dohilay _____
3. mesti qareus _____	18. yalethh _____
4. trbainoeelc _____	19. noitalspriina _____
5. gcadnin _____	20. naruyaj _____
6. seerhc _____	21. ewn _____
7. eimt _____	22. diitontar _____
8. iettnfco _____	23. siks _____
9. laogs _____	24. tinghdim _____
10. wodnuontc _____	25. ciusm _____
11. nulana _____	
12. kolcc _____	
13. wen arey _____	
14. korsewirf _____	
15. taots _____	



Happy New Year!

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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 and Friday, November 28th
Christmas	Wednesday, December 24th and Thursday, December 25th
New Year's Eve	Wednesday, December 31, 2025 and Thursday, January 1, 2026

"May the New Year bless you with unwavering faith that guides your steps, illuminates your path, and fills your heart with hope and strength throughout the year ahead!"

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—\$75,000 \$30,000 and over	Copy of Purchase Order (Loan limited to purchase price/up to \$75,000)
Used Autos 2021 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%	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	4.074%	4.00%	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, 2025 to March 31, 2025
Term Share rates effective January 1, 2025



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

