



Maxims

Firestone Federal Credit Union

Issue 526

January 2026

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

CELEBRATING

65
YEARS

This year we are celebrating 65 years of providing service to thousands of members. Many things have changed over the years, but there is one thing that will always stay the same.

We are so grateful and honored to be able to serve you.

We definitely would not still be here if it wasn't for our members. We strive to always offer personal and exceptional service to every member.

Here is to a year of celebrating YOU!

**WATCH OUR FUTURE NEWSLETTERS FOR MORE INFORMATION ON
MEMBERSHIP PROMOTIONS THROUGHOUT THE YEAR!
EVERYONE IS ELIGIBLE JUST FOR BEING AN AMAZING MEMBER!**

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After holiday bills stressing you out?

HOLIDAY 12 LOAN

MAXIMUM LOAN AMOUNT \$3,000

TERM 12 MONTHS

4.50% A.P.R.

Available until 1/31/2026

Estimated payment on a 4.50% A.P.R. Holiday 12 loan for 12 months is \$85.38 per \$1,000. 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.

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 _____

AKRON

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.

Mortgage Loan Originators (MLO)

Carrie.....853880

Cathie.....1989957

Kara.....1245004

SCOREBOARD November 30, 2025

Assets.....\$202,768,061

Shares.....\$167,372,059

Loans.....\$24,507,952

Identity Theft Reporting

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

GreenPath Financial Wellness

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.

Website - www.fofcu.com

E-Mail - fstonecu@fstonecu.com

New GOP Car Loan Interest Deduction: Which Vehicles and Buyers Qualify

Here's how the auto loan interest tax deduction will work:

- The measure temporarily lets car buyers write off up to \$10,000 a year in interest paid on qualifying auto loans
- The tax break starts with purchases made in 2025 and runs through 2028.
- You won't have to itemize to claim the deduction.

But not every buyer or vehicle will qualify.

- To qualify, the car must be new, for personal use, and meet a "final assembly" in the United States requirement — a rule some industry manufacturers say could exclude many popular imports. (Think popular models from Honda, Hyundai, Nissan, and Toyota.)
- Cars, minivans, vans, SUVs, pickup trucks, or motorcycles, weighing less than 14,000 pounds qualify, according to the IRS. ATVs, trailers, campers, used cars, and vehicles assembled abroad are not eligible.
- The deduction is limited to \$10,000 per year and phases out for individuals earning more than \$100,000 or couples making over \$200,000. So, higher-income households will see less benefit.
- The deduction applies to new cars with loans originating after December 31, 2024, and only if the vehicle has final assembly in the U.S.

If you purchased a qualifying vehicle and have/had a loan (in 2025) with FFCU, your total loan interest will show on your year end statement. You can also contact our office for this information. For more information on this and other changes under the One, Big, Beautiful Tax Act, click [here](#).

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

Password Security Do's and Don't's

The easiest way to secure your passwords is by using a password manager.

Do's

- ✓ 10 Characters Minimum
- ✓ Use letters, numbers, and special characters
- ✓ Change often

Don't's

- ✗ Don't use personal information (birthdays, pet names, etc.)
- ✗ Don't use the same password for multiple accounts
- ✗ Don't use any password for longer than 6 months

Beginning in March, password requirements on our online banking portal will be changing. This comes from a recommendation we received during our most recent IT Audit. We received a very positive report with just a few recommendations. The changes will require members to create a password with a minimum of 10 characters (instead of 8 that is required now) and members will be prompted to change their password every 90 days (instead of 180 days). All other requirements will remain the same.


Tax Documents

1099-INTs and 1098s will be postmarked no later than January 31, 2026
1099-Rs (IRA distributions) will be postmarked no later than January 31, 2026
5498 (IRA contributions) will be postmarked no later than May 31, 2026.
Deadline for 2025 IRA contributions is April 15, 2026.


The annual contribution limit for an IRA for **2025** 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.

Everyone's tax/financial status is different. Please contact a financial advisor to confirm your specific allowable IRA contributions. 2026 contribution limits will be in next month's newsletter.

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.

