



# Maxims

Issue 520

July 2025

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

## FIRESTONE FEDERAL CREDIT UNION 2025 MEMBERSHIP PROMOTION

**REFER A NEW MEMBER** and your name will be put in a drawing for **\$100**

**JOIN TODAY** and your name will be put in a drawing for **\$100**

**Drawings will be held on September 1, 2025**

There will be two names drawn for “New Member” and two names drawn for “Referring Member.” The funds will be credited to the winning members account. Non-winning slips will be shredded. Entries based on eligibility for membership.

**The promotion runs from June 1, 2025 – August 31, 2025**



**FAMILY INCLUDES:** Parents, Children, Grandparents, Grandchildren, Spouse, Siblings, Step Relations, and Same Household

**CO-WORKER** - Co-Workers of existing FFCU members that are Bridgestone employees or an employee of one of our SEG groups. An updated list of our SEG groups is available by contacting our office.

**TELL YOUR FAMILY AND CO-WORKERS ABOUT THE CREDIT UNION!**

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### 15-Year Mortgage



Your mortgage is paid off **quicker** with bigger monthly payments.

VS.

### 30-Year Mortgage



Your mortgage is paid off **slower** with smaller monthly payments.

## Which term fits your budget?

Term	A.P.R.	Amt Borrowed	Monthly payment per \$1,000	Payment per month
15 Years	6.45%	\$250,000	\$8.69	\$2,171.55*
30 Years	6.95%	\$250,000	\$6.63	\$1,665.70*

*\*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. Consult a tax advisor regarding deductibility of interest. The above loan information is based on 90% L.T.V. (Loan to Value). Payments are not exact. Payments may differ based on amount borrowed. Contact our loan officers for more information.*



## Tariffs, Trade, and Your Finances: Simple Ways to Stay Ahead

From groceries to electronics, you've likely noticed prices going up—and staying up. While different factors influence the cost of everyday items, trade tensions and tariffs are part of the picture. But what does that mean for your personal finances, and how can you protect your budget when global markets feel unpredictable?

### What's Going on With Tariffs?

Tariffs are essentially [taxes on imported goods](#). When one country imposes tariffs on another's products, the costs of those goods typically rise—first for businesses and eventually for everyday consumers like you. Recently, the U.S. has adjusted and added tariffs on a variety of products, including automobiles, consumer electronics, apparel, and appliances. In response, trading partners may do the same, leading to a cycle of higher prices and less predictability. The result? A more expensive shopping cart and tighter monthly budgets for many households.

### How Tariffs Affect Your Wallet

While you might not be tracking global trade news, you probably *do* feel its ripple effects. You might notice:

- **Higher prices at the store** for goods that rely on imported materials or are imported entirely.
- **Delayed product availability** for items in demand.
- **Price fluctuations** that make it harder to plan your monthly expenses.

These impacts can feel incredibly frustrating—especially when you're already working hard to stick to a budget or manage debt. There are steps you can take to cushion the effects of these changes, starting with:

#### 1. Revisit Your Budget Monthly

Inflation and trade shifts can cause price hikes quickly. Review your budget regularly so it reflects real-time expenses. If you need help getting started, a [budgeting worksheet](#) can make it easier to track where your money is going—and where you can adjust.

#### 2. Shop Strategically

If imported items are getting more expensive, focus on buying local when you can. Local produce, small business goods, and U.S.-manufactured items may be less affected by tariffs, and you're also supporting your community.

#### 3. Delay Big Purchases (When Possible)

If you've been planning a major purchase that might be impacted by tariffs—like a car, appliance, or electronics—it could be worth waiting or shopping used. Prices might stabilize, or you may find better deals if you wait.

#### 4. Build a Buffer

Even small savings add up. Try setting aside a little each paycheck in an emergency fund. A cushion gives you breathing room when prices fluctuate and helps reduce the stress of unexpected expenses.

#### 5. Track Tariff-Related News

Tariff changes often impact specific industries and products—knowing what's coming can help you time purchases, explore alternatives, or adjust your spending plan before prices go up.

#### 6. Get Support Sooner Rather Than Later

If rising costs are stretching your budget thin, don't wait until it becomes a crisis. Ask your financial institution to see what tools and resources they provide. You can also connect with GreenPath for [free financial counseling](#) whether your goal is to modify your budget, save more, or tackle debt.

AKRON		Staff Extensions Automated Telephone Number 234-352-1095	
Local Phone: 234-352-1100		Beth.....220	
Fax: 330-724-2590		Carrie.....112	
Toll-Free: 888-740-8351		Cathie.....200	
<b>Mailing Address</b> 31 Hanna Parkway Akron, OH 44319		Kara.....110	
Hours: Monday—Friday 8:15—4:15 E.S.T.		Linda.....222	
SCOREBOARD May 31, 2025		Mortgage Loan Originators (MLO)	
Assets.....\$205,492,234		Carrie.....853880	
Shares.....\$170,260,185		Cathie.....1989957	
Loans.....\$25,957,842		Kara.....1245004	

Identity Theft Reporting	
<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	
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 <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>	



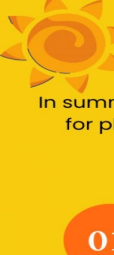
## Summer Fun

### Word Scramble

Sonny is feeling a little sweaty. He mixed up all of the summer related words and is not sure what they mean. Can you help him to sort out the jumbled terms? Watch out! One of the terms is made of two words.

NICIPC _____ ENUIHSNS _____ MWSI _____ EACIRCEM _____ APKR _____ UJLY _____ SRSOHT _____ OOTOSUDR _____ ASSDNLA _____ ACEBH _____ LAPY _____ EALLBBAS _____	HDNRTUE _____ GDARNE _____ GUSTAU _____ SLEKNOR _____ AOICNTAV _____ JEUN _____ NEWMTELORA _____ NOCEA _____ SGRAS _____ SREEIBF _____ EMSGA _____ MCIGNAP _____
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## Summer Phishing Heatwave: Don't Get Hooked!

In summer, cybercriminals exploit seasonal activities for phishing attacks. Watch for common scams during this time:

01.

### Beware Fake Travel Deals

Stay cautious of emails or sites offering unbelievable travel bargains. They may lead to fake booking pages aiming to steal your information.
02.

### Summer Job Offers & Internship Scams

Scammers target students and job seekers with enticing emails offering summer employment or internships. They may request personal details or upfront payments for training materials.
03.

### Package Delivery Scams

During summer sales, scammers pose as courier services in emails or texts, urging recipients to click a link for package tracking or pay a delivery fee.
04.

### Fake Contests & Giveaways

Beware of emails or social media messages claiming you've won a summer contest or giveaway. They may request personal details when you click a link to claim the prize.
05.


### Charity & Disaster Relief Scams:

After natural disasters like hurricanes or wildfires, scammers create fake charity emails and websites to solicit donations.

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—\$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%	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	3.919%	3.85%	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 July 1, 2025 to September 30, 2025 Term Share rates effective May 1, 2025				



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

NCUA



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

