Maxims

Firestone Federal Credit Union

July 2026
Issue 532

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

Why Choose a Credit Union for a Mortgage?

FFCU Mortgage Information

- **10, 15, 20 and 30 year mortgages are available.**
- **We service our mortgages from application to payoff.**
- **We don't charge an application fee.**
- **$500 off closing costs on purchases and $995 closing costs (flat fee) on refinances.**
- **Mortgage products are available in Ohio and Tennessee.**

Contact our loan department for complete details.

CHECK OUT OUR MORTGAGE RATES ON THE NEXT PAGE.

Credit unions are increasingly popular among homebuyers for several reasons:

Lower Interest Rates

Because credit unions are not-for-profit, they often offer **lower mortgage interest rates** than traditional banks. Even a slightly lower rate can save thousands over the life of the loan.

Reduced Fees

Many credit unions charge **fewer and lower fees.** including application and origination costs.

Personalized Service

Members often experience **more personalized support**, especially helpful for first-time buyers navigating complex paperwork.

Flexible Lending Criteria

Credit unions may be more willing to consider **nontraditional credit histories** or unique financial situations.

EQUAL HOUSING LENDER

IN THIS ISSUE

MORTGAGE RATES

No Guesswork—Just Clear, Competitive Mortgage Rates.

As low as 5.60%	Up to 120 months
As low as 5.70%	Up to 180 months
As low as 5.90%	Up to 240 months
As low as 6.10%	Up to 360 months

EQUAL HOUSING LENDER

Rates, terms and conditions are subject to change at any time. All loans subject to approval. See our rates page for more details and contact our loan department for complete details. Mortgages are available in Ohio and Tennessee (owner occupied).

Coming Soon!

We're freshening up our website with a new design!

Our upcoming website redesign features a modern, clean layout that reflects who we are today. With updated visuals and a more polished design, the new site will provide a welcoming experience for every visitor.

The address will stay the same: **www.fofcu.com**

Current Share Rates

NEW REGULAR SHARE AND IRA SHARE RATES

Effective 7/1/2026-9/30/2026

Regular Share Rate

1.00%(A.P.R.) 1.004% (A.P.Y.)

Regular IRA Share Rate

1.50% (A.P.R.) 1.508% (A.P.Y.)

TERM SHARE RATES
Effective 10/1/2025

TERM	A.P.R.	A.P.Y.
7 Months	3.60%	3.660%
1 Year	3.50%	3.557%
2 Year	3.25%	3.299%
3 Year	2.00%	2.018%
4 Year	3.00%	3.042%

A.P.R. –Annual Percentage Rate
A.P.Y—Annual Percentage Yield

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

Regular and IRA Share Rates are subject to change quarterly. Term Share Rates are subject to change at any time. Minimum balance for term shares is $5,000.00.

60-YEAR NONPROFIT

GreenPath financial wellness

A new school year brings excitement—and added expenses. From the first day of elementary school to starting the college conversation, there's a lot to plan for. Register for the webinar to get some practical tips to help you manage back-to-school costs, prepare for the year ahead, and handle unexpected education expenses with more confidence.

What You Will Learn

- How to financially prepare for the upcoming school year
- Tips for saving and planning for unexpected education-related expenses
- A high-level overview of how to start preparing for college costs

Who Should Attend?

- Parents or caregivers with children attending school
- Anyone looking to better manage or save for school expenses
- Students planning ahead for next year's education costs

Click here to register for the webinar.
A link will also be available on our website.

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
May 31, 2026

Assets..................$198,955,889
Shares..................$162,498,810
Loans....................$23,921,367

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

4th of July TRIVIA

1. What is the most commonly grilled food on the 4th of July? ______________
2. Which U.S. city is famous for its massive annual fireworks show over the East River? ______________
3. Which patriotic song begins with the lyrics "Oh, say can you see"? ______________
4. What colors are traditionally worn or displayed on the 4th of July? ______________
5. Which U.S. state was the first to make Independence Day an official holiday? ______________
6. How many stars are on the current U.S. flag? ______________
7. What do the 13 stripes on the U.S. flag represent? ______________
8. Which famous American document begins with the words "We the People"? ______________
9. What do Americans often watch in the evening on the 4th of July besides fireworks? ______________
10. What iconic American monument was gifted by France and often symbolizes freedom? ______________

The $500 winner of our **Celebration Drawing** was Daniel P. of Akron, Ohio.

A complete list of winners (first name, last initial) is available by contacting our office.

All of the entries that we received for our **Kids Coloring Contest** were amazing! So everyone that entered received a special prize.

4th of July Trivia Answers

1. Hamburgers/Cheeseburgers
2. New York City
3. Star Spangled Banner
4. Red, White and Blue
5. Massachusetts on July 3, 1781
6. 50 stars
7. The original 13 colonies that declared independence from Great Britain and formed the first states of the United States of America
8. Constitution of the United States
9. Patriotic movies, televised concerts and/or sporting events.
10. Statue of Liberty

Loan and Savings Policies (All loans are subject to credit approval)

SECURED LOANS	Annual Rate	Terms	Minimum Payment per $1,000	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 per $1,000**	**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 per $1,000**	**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	1.004%	1.00%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	1.508%	1.50%	
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 July 1, 2026 to September 30, 2026
Term Share rates effective October 1, 2025

EQUAL HOUSING LENDER

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