



Maxims



Firestone Federal Credit Union

June 2026
Issue 531

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE



Teaching kids about saving money early helps them build smart habits that can last a lifetime. A credit union account is a great way to introduce these lessons because credit unions are designed to support their members and their communities, not to make profits.

When children deposit their own money—whether from chores, birthdays, or allowances—they learn the importance of setting goals, being patient, and watching their savings grow. By learning how to save and manage money in a safe, supportive environment, kids gain confidence and a strong foundation for responsible financial decision-making as they grow.



Don't forget to enter our coloring contest! Click on MAX to get the coloring page.

Make sure to submit your entry by 6/22/26

**Would you like to receive a surprise?
You want to know how?**

- ◆ be a child age 0-17 and,
- ◆ make a deposit to your existing FFCU share account, or
- ◆ open a new account in your name (with your parent/guardian as a joint owner)

After we receive your deposit or you open a new account, your surprise will be given to you (if done in person) or mailed to the address on file.

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JUNE IS ELDER ABUSE AWARENESS MONTH

Protect your loved ones in their time of need

Elder abuse refers to intentional actions, or the failure to act, by a caregiver or another person in a trusted relationship that causes harm to an older adult, defined as someone aged 60 or older.

Elder abuse often remains in the shadows due to fear, shame, or the inability to report. Awareness is the first step toward prevention. By educating ourselves and others, we can better recognize the warning signs and take action.

Common Types of Elder Abuse

Elder abuse is not always physical. It may include:

- ◆ **Physical Abuse:** Hitting, pushing, shaking, or misuse of medications.
- ◆ **Sexual Abuse:** Any non-consensual sexual contact.
- ◆ **Emotional Abuse:** Verbal assaults, threats or other forms of psychological harm.
- ◆ **Neglect:** Failing to provide basic needs like food, water, shelter, or medical care.
- ◆ **Financial Exploitation:** Misusing or stealing an elder's money or assets.
- ◆ **Stalking:** Repeated behavior that causes an elder to feel unsafe.
- ◆ **Abandonment:** Leaving an elder without care or support.
- ◆ **Self-Neglect:** When an elder cannot or does not care for their own well-being.

What You Can Do

- ◆ **Educate Yourself and Others:** Learn the signs of abuse and share this knowledge.
- ◆ **Check In:** Stay connected with older family members, friends and neighbors.
- ◆ **Report Concerns:** If you suspect abuse, contact Adult Protective Services or local law enforcement.
- ◆ **Support Caregivers:** Offer help or resources to prevent caregiver burnout, a major risk factor.

Everyone has a role in protecting the aging members of our communities.

Let this month be a reminder to advocate for respect, compassion, and safety for all older adults.



**OUR OFFICE WILL
BE CLOSED ON
FRIDAY, JUNE 26TH**

We will be making changes to our network and server infrastructure that will temporarily make our system inaccessible. Please plan your withdrawals and transfers accordingly. We apologize for any inconvenience this may cause.

**CHANGES
COMING SOON!**

We are in the process of upgrading our phone system. As we learn the features of our new phones, please be patient with us when you call in to the office. All phone numbers will remain the same.

Later in the year, we will also be launching a new website. The address will be the same, but the page will be updated and more modern. We're excited for this change and can't wait for you to see it!

Consider Adding a Trusted Contact Person to your account.

Designating a trusted contact provides another layer of protection to help your financial institution keep your accounts safe. It's important to note that trusted contacts are unable to act on your behalf, execute transactions, or engage in account activity unless they're already an authorized party on your account. While you are not required to have a trusted contact, establishing one may help your financial institution move more quickly and decisively when addressing suspected fraudulent activity. You may already have a power of attorney or spouse listed on your account, but a trusted contact provides an additional resource to reach out to if an issue arises.

What is a trusted contact person?

A trusted contact person(s) is an individual (age 18 or older) identified by you, whom FFCU could contact and disclose information about your account:

- To address possible financial exploitation
- To confirm specifics of your current contact information, health status, or the identity of any legal guardian, executor, trustee, or holder of power of attorney,
- As otherwise permitted by Financial Industry Regulatory Authority Rule 2165 (Financial Exploitation of Specified Adults).

If you would like to add a Trusted Contact Person(s) to your account contact our office and we will send you the form.

You can also click [here](#) and it will take you directly to the Trusted Contact Person form. The form provides additional information.

234-352-1100 or 888-740-8351

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 April 30, 2026

Assets.....\$198,933,408

Shares.....\$162,720,433

Loans.....\$23,924,504

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

Father's Day

word scramble

LOER DOLEM _____

NIISPIRNG _____

ADD _____

HAFTRE _____

PYRTOS _____

APPA _____

YMAFIL _____

ADYDD _____

LACPESI _____

ROEH _____

RNIGAC _____

NUYFN _____

RAMST _____

TOPTOCRER _____

GVINOL _____

POTSVERUPI _____



WORD BANK:

SUPPORTIVE	FATHER
PAPA	HERO
LOVING	DADDY
DAD	SMART
CARING	PROTECTOR
ROLE MODEL	SPORTY
FUNNY	FAMILY
INSPIRING	SPECIAL

WWW.ALWAYSTHEHOLIDAYS.COM

JUNE/JULY 2026 FEDERAL HOLIDAYS

Juneteenth Day
We will be **open** on
Friday, June 19th

Independence Day
Our office will be
closed on
Friday, July 3rd

**Bank transfers will be
delayed by one
business day.**
We hope everyone
has safe and
happy holidays.

and the
WINNERS
are...

We had our Celebration Drawing on May 29th. The winners were chosen through a computerized random selection process. If you would like a complete list of winners, please contact our office. A breakdown of the winners will only include the members first name and last name initial.

**Thank you to all that entered and
Congratulations to our winners!**

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	.752%	.75%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	1.256%	1.25%	
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 April 1, 2026 to June 30, 2026
Term Share rates effective October 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.

