



SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

▶ 6 REASONS TO GET PRE-APPROVED FOR AN AUTO LOAN

1. You will understand how much you can borrow.
2. It will be easier to decide on a vehicle.
3. You will be able to identify credit issues beforehand.
4. You will eliminate stress during the financial process.
5. You will come across as an experienced buyer.
6. You can avoid dealership markups.

Getting pre-approved for an auto loan involves completing an application. Once you complete the loan application and provide the required documentation for proof of income, we will pull a credit report. If you meet the criteria to get a loan, we will provide you with a precise interest rate for the loan and a specific timeline for you to pay back the amount.

The pre-approval process lets you know what financing to expect once you find the right vehicle. You'll know exactly how much you can borrow before making an offer on the vehicle. A loan officer can provide more details on the pre-approval and loan process.

Contact our Loan Department for complete details. Our loan application is available on our website (www.fofcu.com).

234-352-1100 * 888-740-8351

*All loans are subject to credit approval. Loan rates are subject to change at any time. Applications are good for 60 days. **We do not charge an application fee.***

2025-2024 Up to 42 months 4.49% APR \$25.78 per \$1,000	New Car Loan Rates	2025-2024 Up to 60 months 4.99% APR \$18.88 per \$1,000
2025-2024 Up to 72 months 5.49% APR \$16.34 per \$1,000		2025-2024 Up to 84 months \$30,000+ 5.99% APR \$14.61 per \$1,000

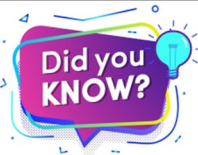
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Once a Member, Always a Member



Once you become a member of Firestone Federal Credit Union, you are always a member! After you open your account, if you no longer meet our membership requirements, you will still be a member. As long as you maintain the \$5 balance that you opened your share account with, you can continue to use all the products & services Firestone FCU offers.



If you have \$5,000 or more in your regular IRA share account (Traditional or ROTH), you can move those funds into one of our term shares at a higher A.P.R. (Annual Percentage Rate). These transfers are done internally and are not reportable to the IRS. Also, if you are required to take an RMD from your Traditional IRA, there is no early withdrawal penalty taken on the amount that you are required to take each year if those funds are in a term share.



Did you just buy a new car?

Did you get financing through the dealership or another financial institution?

If you refinance your new car loan with us within 4 months of the initial purchase, we will still give you the new car loan rate, pending value of collateral.

There's still time to get a lower rate. Before you apply to refinance make sure you won't incur a prepayment penalty with your current lender.

NEW CAR LOAN RATES FEATURED ON OUR FRONT PAGE

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
<p>Local Phone: 234-352-1100</p> <p>Fax: 330-724-2590</p> <p>Toll-Free: 888-740-8351</p> <p>Mailing Address 31 Hanna Parkway Akron, OH 44319</p> <p>Hours: Monday—Friday 8:15—4:15 E.S.T.</p>	<p>Beth.....220</p> <p>Carrie.....112</p> <p>Cathie.....200</p> <p>Kara.....110</p> <p>Linda.....222</p>	<p>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</p>
SCOREBOARD January 31, 2025	Mortgage Loan Originators (MLO)	GreenPath Financial Wellness
Assets.....\$206,769,634 Shares.....\$171,361,044 Loans.....\$28,350,363	Carrie.....853880 Cathie.....1989957 Kara.....1245004	<p>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.</p> <p>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.</p>
		<p>You can reach the following staff members at 234-352-1100 Hope, Chris and Shawn</p>
		<p>Website - www.fofcu.com</p>
		<p>E-Mail - fstonecu@fstonecu.com</p>




If you are getting a tax refund you can have it deposited to your Firestone Federal Credit Union share account*. To do so, you will need to provide the following information on your tax return:

- **Your FFCU account number**
- **Our routing #: 2412-73-243**
- **Specify savings account**

If you owe the IRS, please be aware that you **CANNOT** auto pay via ACH through your FFCU share account. Our accounts are non-transactional and do not support ACH debits. You can request a check to be sent to you or you can request a transfer to your checking account to pay your taxes.

**The names on the tax refund need to match the names on the FFCU share account.*

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						



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

NCHIA



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

