



Maxims

Firestone Federal Credit Union

Issue 528

March 2026

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

MAX IS BACK!

Our friendly mascot, Max-A-Million (aka “Max”) is back just in time to celebrate our 65th anniversary!



As we reflect on the past 65 years, we are thankful for the memories we made. We are asking members to join us by sharing your favorite memory of your experience as a credit union member. Whether it is visiting the old office and seeing your favorite staff member, stopping by to get calendars, getting approved for a loan to get the car of your dreams, or attending annual meetings with 3 generations of your family, we would love to hear from you! Please see page 3 for more information on how to share those amazing memories.

To our newest members, welcome aboard! We are so glad that you joined our family! We hope that you and your families take advantage of all that our credit union has to offer and look forward to creating memories with you as well.

Come along as we celebrate all year long!

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WHERE: Guy's Party Center, 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)*

***NON-MEMBERS HAVE TO PAY FULL PRICE (\$24.00/per person) and THEY WILL NOT RECEIVE A TICKET FOR THE DRAWINGS.**

CONTACT OUR OFFICE IF YOU WOULD LIKE ATTEND.
NO RESERVATIONS WILL BE TAKEN AFTER MARCH 13TH, 2026

NEW REGULAR SHARE AND IRA SHARE RATES

Effective 4/1/2026

Regular Share Rate

.75%(A.P.R.)/.752% (A.P.Y.)

Regular IRA Share Rate

1.25% (A.P.R.)/1.256% (A.P.Y.)

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

**Does anyone in your family want to join our family?
If they join now, they can enter our Celebration drawing too!**

Immediate Family Members Eligible

- Parents
- Children
- Grandparents
- Grandchildren
- Spouse
- Siblings
- Step Relations
- Same Household



Additional Membership Opportunities

- ◆ Employee of Bridgestone Americas
- ◆ Employee of one of our SEG groups (contact us for a current listing)

You can call us at 234-352-1100 to request a membership packet or you can e-mail us at fstonecu@fstonecu.com.

**WE'RE CELEBRATING 65 YEARS OF SERVICE!!
\$2500 IN PRIZES!!**



1st Prize—\$500
(1 winner)

2nd Prize—\$50
(20 winners)

3rd Prize - \$25
(40 winners)

We wouldn't be here without our members. We would like to thank all of you with an opportunity to enter our "Celebration Drawing." Complete the slip below and mail or e-mail it to us at fstonecu@fstonecu.com. You must be a member to enter the drawing.

Drawing to be held May 29, 2026.

Prize money will be credited to the members accounts. One entry per member.

E-MAIL TO: FSTONECU@FSTONECU.COM

MAIL TO: 31 HANNA PARKWAY, AKRON, OH 44319

**DRAWING REGISTRATION (One per member)
DEADLINE TO REGISTER: May 28, 2026**

NAME _____

ACCOUNT NUMBER _____

PHONE NUMBER (CELL/WORK/HOME) _____

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 January 31, 2026

Assets.....\$200,559,912

Shares.....\$164,889,672

Loans.....\$24,159,531

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

FIRESTONE FEDERAL CREDIT UNION WORD SEARCH

E	F	W	D	Z	M	F	S	C	S	Y	R	S	Z	L	H	Q	F	Y	K
Y	C	J	P	I	G	H	U	I	W	X	H	E	A	N	A	M	P	M	W
F	C	N	J	C	D	L	R	J	G	A	X	Y	F	J	G	R	A	I	R
A	Q	W	A	X	K	X	F	N	R	N	O	Y	K	S	Z	H	T	U	E
A	C	W	S	N	J	T	T	E	P	L	A	U	A	Q	N	H	E	J	B
J	C	H	Y	J	I	W	O	R	R	O	B	T	U	N	D	A	A	H	M
G	J	C	W	X	T	F	Q	S	U	J	P	N	U	R	R	N	R	V	E
Z	H	X	O	D	T	Q	E	I	X	S	F	P	A	R	W	M	G	T	M
C	B	M	X	U	E	R	M	R	L	E	T	W	S	Q	E	J	Z	Q	T
U	H	Y	L	O	N	F	Z	Y	I	J	A	W	K	T	Y	S	O	O	W
H	O	N	E	S	T	T	I	B	D	L	I	K	O	V	F	M	D	M	Q
G	G	H	V	Q	P	Z	R	E	E	Z	V	N	A	R	M	V	E	W	F
M	O	R	T	G	A	G	E	Y	P	M	I	U	B	A	T	Z	H	X	R
K	N	L	G	X	Y	B	G	L	O	T	G	W	X	C	F	H	J	P	S
F	Z	E	R	S	Y	T	O	I	S	E	G	C	A	W	H	I	Y	B	K
H	S	F	D	D	B	V	X	M	I	R	X	X	L	O	F	E	O	F	I
Z	D	V	T	I	E	G	H	A	T	M	R	I	Z	Z	B	G	U	M	C
K	L	O	C	Q	D	S	K	F	Z	R	F	G	Y	L	A	S	Z	I	I
X	D	A	T	D	E	O	Y	G	S	H	A	R	E	R	U	Y	I	V	X
U	M	D	A	L	K	A	R	I	Y	K	C	Q	W	V	B	J	U	V	A



As we celebrate
**65 years of
service we are
asking our
members to
share with us
their favorite**

**memory, reflection or interaction with
the credit union. There have been
some pretty amazing staff through the
years; some are still with us, some have
retired, and some have passed on, but
the memories never fade away. We
remember the relationships and
personal service more than anything.
We want to hear from you.**
***If you e-mail us or mail us your memory,
you agree for us to share your memory.
If we share your memory only
first names will be used.***

OUR OFFICE WILL BE CLOSED

Friday, April 3, 2026

In observance of

Good Friday

account	borrow	deposit
family	honest	IRA
loyal	member	mortgage
refinance	SEG	share
share	signature	term
transfer	trustworthy	withdrawal



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



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

