



# Maxims

*Firestone Federal Credit Union*

Issue 518

May 2025

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

**Dreaming of a house**



**with a white picket fence?**

Do you know the meaning behind “a house with a white picket fence?” A white picket fence is a powerful symbol, representing the ideal of the American Dream: a happy, secure, and stable family life in a comfortable, middle-class suburban home.

Maybe your ideal home is a condo in the city, or a farmhouse that sits on acres of land. Whatever style of home you prefer, we would like to help you make your dream come true. Buying a home is such an important purchase. We make the process as easy as possible.

Contact our loan department today for more information.

**Our mortgage rates  
range from  
6.25% - 6.95%\***

- We offer 10, 15, 20 & 30 year mortgages
- We don't charge an application fee
- Our mortgages don't have PMI or POINTS
- We offer \$500 off closing costs on all new purchases
- Mortgages available in Ohio and Tennessee
- Your payment can be automatically transferred from your share account or automatically debited from your checking account (at another institution)



**All loans are subject to credit approval.  
For complete terms and details see Page  
4, visit our website ([www.fofcu.com](http://www.fofcu.com)) or  
contact our office at**

**234-352-1100 or 888-740-8351.**

**\* Rates are based on terms (10-30 years)  
and Loan to Value (L.T.V) of 80% or 90%.**

## **IN THIS ISSUE**

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## JUNE IS YOUTH MONTH AT FFCU!

**During the month of June if you open an account for your child or grandchild, or if your child or grandchild makes a deposit to an existing account, they will receive a goody bag.**

**You can teach your kids about savings by setting goals, opening a savings account, and being a good role model.**

**Contact our office for a membership packet and/or more details. Please note: A Parent or Guardian must be joint on a minor's account.**



As we transition into spring, it is important to stay prepared for seasonal weather changes.

Spring can bring weather hazards such as thunderstorms, heavy rainfall, flooding, high winds, hail, and even tornadoes.

Please take a moment to review these spring weather safety reminders:

- Keep an emergency kit in both your home and in your car (battery powered weather radio, flashlight, blankets, cell phone, batteries, etc.)
- Sign up for local emergency alert notifications. (Most municipalities provide alert notifications which will inform residents in times of crisis.)
- Monitor your local radio or television for current weather conditions and possible severe weather.

In the event of severe weather know the difference between storm watches and warnings.

- **Watch** - A weather watch means there is the potential, or conditions exist for a dangerous weather event.
- **Warning** - A weather warning means a dangerous weather event is imminent. Immediate action must be taken to protect life and property.
- **Advisory** - A weather advisory means weather conditions that are less serious than a warning is possible. These events may cause a significant inconvenience, and if caution is not exercised, it could lead to a situation that may be threatening to life and property.

In the event that an incident or disaster causes the credit union to lose the ability to immediately serve our membership, the credit union will notify local media (radio/television) of our efforts to regain service. Our website, [www.fofcu.com](http://www.fofcu.com), and our Facebook page will also be updated to include our recovery efforts as well as additional contact information.

If you mail in deposits and/or loan payments please make sure that you include the account number and suffix (if applicable) where the check(s) are to be applied. If there is nothing noted on the check, there are instances where we are unsure of where to post the check. This could cause the funds to be misapplied. Include the slip below if you have more than one check or if you prefer to not write your account number on your check.

**THANK YOU!! MAKE COPIES FOR FUTURE DEPOSITS.**

### **FIRESTONE FEDERAL CREDIT UNION – DEPOSIT AND LOAN PAYMENT SLIP**

**Mail to: Firestone Federal Credit Union, 31 Hanna Parkway, Akron, OH 44319**

**NAME:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

Account Number	Share Deposit Amount
Account Number	Loan Payment Amount

AKRON	Staff Extensions Automated Telephone Number 234-352-1095	Identity Theft Reporting
<b>Local Phone: 234-352-1100</b>  <b>Fax: 330-724-2590</b>  <b>Toll-Free: 888-740-8351</b>  <b>Mailing Address</b> <b>31 Hanna Parkway</b> <b>Akron, OH 44319</b>  <b>Hours: Monday—Friday</b> <b>8:15—4:15 E.S.T.</b>	<b>Beth.....220</b>  <b>Carrie.....112</b>  <b>Cathie.....200</b>  <b>Kara.....110</b>  <b>Linda.....222</b>	<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
<b>SCOREBOARD</b> <b>March 31, 2025</b>	<b>Mortgage Loan</b> <b>Originators (MLO)</b>	<b>GreenPath Financial Wellness</b>
Assets.....\$205,564,011 Shares.....\$170,214,893 Loans.....\$26,431,757	Carrie.....853880 Cathie.....1989957 Kara.....1245004	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>

**DIRECTIONS:**  
Find and circle the vocabulary words in the grid. Look for them in all directions including backwards and diagonally.

## MERRY MONTH OF MAY

### Word Search



BASEBALL  
BLOSSOM  
BUMBLEBEE  
BUTTERFLY  
CINCO DE MAYO  
FLOWERS



GARDEN  
GEMINI  
GREEN  
LADYBUG  
LAWNMOWER  
MAYPOLE  
MEMORIAL DAY  
MOM

MOTHER'S DAY  
PIÑATA  
PLANT  
SEEDS  
SPRING  
SUNSHINE  
TAURUS  
TEACHER



HAPPY  
MOTHER'S  
DAY  
MAY 11TH



**OUR OFFICE WILL BE  
CLOSED ON MONDAY  
MAY 26TH**

**Please plan your transfers and  
withdrawals accordingly.**


**We hope everyone has a safe  
and happy holiday weekend.**



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	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 April 1, 2025 to June 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.

