



Maxims



Firestone Federal Credit Union

May 2026
Issue 530

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

CELEBRATING 65 YEARS OF SERVICE



Our credit union began with the purpose of serving employees of Firestone (Bridgestone Firestone). Over time we were able to open up membership to Bridgestone employees and their family members.

This enabled our membership to grow beyond our expectations, and is also how we will continue to grow and flourish. If you have any family members that aren't members yet—now is a good time bring them in to the Firestone Federal Credit Union family.

FAMILY INCLUDES: Parents, Children, Grandparents, Grandchildren, Spouse, Siblings, Step Relations, and Same Household

JOIN TODAY AND ENTER OUR DRAWING!

One entry per member.

These individuals are also eligible to become members: Retired Bridgestone employees or an employee of one of our SEG groups. An updated list of our SEG groups is available by contacting our office.

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JUNE IS YOUTH MONTH



Our kids are the future of our credit union, and Youth Month is the perfect time to celebrate the role they play in shaping a stronger financial community. By teaching young members the value of saving, smart spending, and financial responsibility today, we're investing in confident, capable members for tomorrow. When we empower youth with knowledge and support, we help build lifelong relationships based on trust, cooperation, and shared success—core values that define who we are as a credit union and where we're headed together.

To help us celebrate Youth Month, kids (17 and under) are invited to participate in our **Coloring Contest**, where creativity shines. The coloring page is available under the "Forms" tab on our website (www.fofcu.com) or by contacting our office (234-352-1100 or fstonecu@fstonecu.com).

Please turn in your coloring page by 6/22/26.

Plus, to encourage smart saving habits early, each youth who makes a deposit will receive a special gift. It's all part of helping kids learn, grow, and build a strong financial foundation with our credit union.

There's still time to share with us your favorite memory, reflection or interaction with the credit union. 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.

fstonecu@fstonecu.com

Firestone Federal Credit Union
31 Hanna Parkway
Akron, OH 44319

IMPORTANT INFORMATION ABOUT FIRESTONE FEDERAL CREDIT UNION'S PRIVACY POLICY

Please be advised that no changes have been made to our Privacy Policy. Our Privacy Policy is always available on our website:

www.fofcu.com

You can also contact our office at 234-352-1100 and we will mail you a copy.

If you made a contribution to your IRA for 2025 (January 1, 2025—April 15, 2026), 5498's will be postmarked no later than May 31, 2026. If your address has changed, please let us know. An incorrect mailing address could delay delivery.

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 March 31, 2026

Assets.....\$199,116,454

Shares.....\$163,125,790

Loans.....\$23,648,014

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



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**OUR OFFICE WILL BE
CLOSED ON MONDAY
MAY 25TH**

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

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

We must honor
our fallen
soldiers by
remembering
their sacrifice
and celebrating
the freedom they
bought for the
rest of us with
their lives.

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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.

