



Maxims

Firestone Federal Credit Union

Issue 500

November 2023

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

HOLIDAY LOAN SPECIAL!

Get your Christmas shopping done before Black Friday! Sit back and enjoy the holidays with your friends and family knowing all of your gifts are already wrapped and under the tree.

MAXIMUM LOAN AMOUNT \$3,000

TERM 12 MONTHS ● 4.00% A.P.R.

Estimated payment on a 4.00% A.P.R. Holiday 12 loan for 12 months is \$85.16 per \$1,000. The Holiday 12 loan is available from November 1, 2023—January 31, 2024. All loans are subject to credit approval. Holiday 12 is a closed-end loan product. A pre-existing Holiday Loan will be combined with the new Holiday Loan for a maximum loan amount of \$3,000.

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HOLIDAY CLOSINGS

 <p>Happy Thanksgiving!</p>	<p>Thanksgiving Thursday and Friday November 23rd and 24th</p>
 <p>Merry Christmas!</p>	<p>Christmas Monday and Tuesday December 25th and 26th</p>
 <p>Happy New Year!</p>	<p>New Years Monday and Tuesday January 1st and 2nd, 2024</p>

6 Month Term Share Special

5.10% A.P.R.	5.221% A.P.Y.
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Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA
National Credit Union Administration, a U.S. Government Agency

*Term Share rates are effective November 1, 2023. Minimum deposit is \$5,000. There is an early withdrawal penalty of 120 days of dividends on the amount withdrawn. Rates are subject to change at any time.
*Annual Percentage Rate **Annual Percentage Yield*



2023 MEMBERSHIP PROMOTION

Refer a new member and your name will be put in a drawing for **\$100**
Join today and your name will be put in a drawing for **\$100**

Names will be entered the same month the new account(s) are opened.

Previous drawings were held on October 2nd and November 1st. The last drawing will be on December 1st.

Membership eligibility includes—Immediate family members, which also includes step relations and same household. Friends/Co-workers—employed by Bridgestone/Firestone or one of our SEG groups. Contact us for more information regarding membership eligibility.

There will be one name drawn each month for “New Member” and “Referring Member.” The funds will be credited to the winning members account. Non-winning slips will be shredded each month. The promotion runs from September 1, 2023 – November 30, 2023.

Safeguard Yourself Against Student Loan Scams

As we usher in fall, millions of borrowers are resuming their monthly student loan payments. But unfortunately, students aren't the only individuals with money on their mind. If you're a student or graduate, it's crucial to be aware of online scammers who target borrowers with the aim of cashing in. Here are some strategies for protecting yourself and your finances.

Recognize Common Scams

Safeguarding yourself begins with awareness. Here are some of the most prevalent student loan scams:

1. **Advanced Fee:** Scammers promise to reduce your loan balance or lower interest rates in exchange for an upfront fee. Legitimate loan servicers do not charge fees for federal student loan assistance.
2. **Phishing:** Scammers impersonate official loan servicers or government agencies through emails, websites, or phone calls, aiming to steal your personal information, including your Social Security number and financial details.
3. **Forgiveness:** Scammers claim to offer immediate loan forgiveness, even if you don't qualify. They may request payment for this service or try to steal your personal information.
4. **Fake Loan Consolidation:** Scammers may promise to consolidate your loans into a single, low-interest loan. They may charge fees or steal your identity during the process.

Verify Loan Servicer

This is an important step to take in general, as many loan servicers changed during the pandemic. Verify your loan servicer by visiting the official Federal Student Aid website. If you have private loans, review any correspondence you've received from your original loan servicer. You can also ask your school's financial aid office for help in finding that information or pull your credit reports at AnnualCreditReport.com.

Monitor Your Credit Report

You can obtain a free annual credit report from each of the three major credit bureaus (Equifax, Experian, and TransUnion) on AnnualCreditReport.com. Review these reports carefully for any discrepancies, unfamiliar accounts or any unauthorized activity related to your student loans.

Report Suspicious Activity

If you suspect you've encountered a student loan scam or have fallen victim to one, report it at once. Contact the Federal Trade Commission (FTC) and your loan servicer directly (for federal loans, you can submit a complaint online).



This article is shared by our partners at GreenPath Financial Wellness, a trusted national non-profit organization.

AKRON	Staff Extensions Automated Telephone Number 234-352-1095	Identity Theft Reporting
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.	Beth.....220 Carrie.....112 Cathie.....200 Kara.....110 Linda.....222 Melanie.....221	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
SCOREBOARD September 30, 2023	Mortgage Loan Originators (MLO)	CU Members Mortgage
Assets.....\$213,447,577 Shares.....\$177,173,570 Loans.....\$28,723,147	Carrie.....853880 Cathie.....1989957 Kara.....1245004	For mortgage loans outside of the states of Ohio and Tennessee, call 1-800-607-3474 or visit their website: www.cumembershomeloan.com/CUSouth E-Mail - southwestcu@homeloancu.com
		You can reach the following staff members at 234-352-1100 Sara, Hope and Darla
		Website - www.fofcu.com
		E-Mail - fstonecu@fstonecu.com



I'm Thankful for You

Thanksgiving is the appointed time for focusing on the good in our lives.

In each of our days, we can find small blessings, but too often we overlook them, choosing instead to spend our time paying attention to problems.

We give our energy to those who cause us trouble instead of those who bring peace.

Starting now, let's be on the lookout for the bits of pleasure in each hour, and appreciate the people who bring love and light to everyone who is blessed to know them.



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 2024-2022 (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		Purchase Price Purchase Price Purchase Price \$30,000 and over	Copy of Purchase Order
Used Autos 2023-2020	5.99% 6.49%	Up to 60 months Up to 72 months	\$19.33 \$16.81		Purchase Price \$30,000 and over	Copy of Purchase Order
Used Autos 2019 and older	6.99%	Up to 60 months	\$19.81		Purchase Price	Copy of Purchase Order
Other Collateral	7.25%	Up to 72 months	\$17.18		Up to 100% Financing	Copy of Purchase Order
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

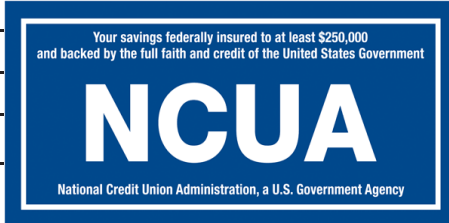
OWNER-OCCUPIED HOMES IN OHIO & TENNESSEE ONLY

1st Mortgages	Loan-to-Value	Rate	Maximum	Payment per \$1,000
10 Year/120 months	80%	6.75%	\$500,000	\$11.49
15 Year/180 months	80%	6.85%	\$500,000	\$8.91
15 Year/180 months	90%	6.95%	\$500,000	\$8.98
20 Year/240 months	80%	7.05%	\$500,000	\$7.79
20 Year/240 months	90%	7.15%	\$500,000	\$7.85
30 Year/360 months	80%	7.25%	\$500,000	\$6.83
30 Year/360 months	90%	7.45%	\$500,000	\$6.97
2nd Mortgages	Loan-to-Value	Rate	Maximum	Payment per \$1,000
10 Year/120 months	80%	8.75%	\$100,000	\$12.54
Max-H Line L.O.C. 1/2% of amt. borrowed	80%	7.00% variable	\$100,000	1.5% of amt. borrowed

SHARE ACCOUNTS

Account Type	Term	Annual % Yield	Dividend Rate	Compounding Information
Regular Share	n/a	.702%	.70%	Dividends are calculated by applying the periodic rate to the daily balance in the account and are compounded and posted quarterly.
IRA	n/a	1.202%	1.20%	
Term Share Accounts Regular and IRA	6 Months	5.221%	5.10%	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	.702%	.70%	
	1.5 Year	4.334%	4.25%	
	2 Year	4.855%	4.75%	
	3 Year	2.018%	2.00%	
	4 Year	3.042%	3.00%	

Regular Share & IRA Share rates in effect from October 1, 2023 to December 31, 2023
Term Share rates effective November 1, 2023



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