



Maxims

Firestone Federal Credit Union

Issue 512

November 2024

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE



Whether you are a professional Black Friday shopper or a casual any day Christmas shopper— Let us help you get prepared to “shop til you drop” this Holiday Season!

Contact us today for a Holiday 12 loan application!
234-352-1100/888-740-8351

MAXIMUM LOAN AMOUNT \$3000

TERM 12 MONTHS

4.00% A.P.R.

Estimated payment on a 4.00% A.P.R. Holiday 12 loan for 12 months is \$85.15 per \$1,000. The Holiday 12 loan is available from November 1, 2024—January 31, 2025. 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 Hours

THANKSGIVING
Thursday and Friday
November 28th and 29th

CHRISTMAS
Tuesday and Wednesday
December 24th and 25th

NEW YEAR'S
Tuesday and Wednesday
December 31st and
January 1, 2025

We hope everyone has a safe and happy holiday season.

Please plan your transfers and withdrawals accordingly. Bank transfers are delayed by one business day if requested the day before a Federal Holiday.

DID YOU NOTICE WE LOWERED OUR MORTGAGE LOAN RATES?



30 Year Mortgages as low as 6.75%

20 Year Mortgages as low as 6.55%

15 Year Mortgages as low as 6.35%

10 Year Mortgages as low as 6.25%

Contact our Loan Department for more information and complete details.

All loans are subject to credit approval. Mortgage loans are offered in Ohio and Tennessee only. \$500 off closing costs on all new purchases and \$995 flat closing costs on refinances. Consult a tax advisor regarding deductibility of interest.

Why adding a Trusted Contact Person to your account is important.

Designating a trusted contact provides another layer of protection to help your financial institution keep your accounts safe. It's important to note that trusted contacts are unable to act on your behalf, execute transactions, or engage in account activity unless they're already an authorized party on your account. While you are not required to have a trusted contact, establishing one may help your financial institution move more quickly and decisively when addressing suspected fraudulent activity. You may already have a power of attorney or spouse listed on your account, but a trusted contact provides an additional resource to reach out to if an issue arises.

What is a trusted contact person?

A trusted contact person(s) is an individual (age 18 or older) identified by you, whom FFCU could contact and disclose information about your account:

- To address possible financial exploitation
- To confirm specifics of your current contact information, health status, or the identity of any legal guardian, executor, trustee, or holder of power of attorney,
- As otherwise permitted by Financial Industry Regulatory Authority Rule 2165 (Financial Exploitation of Specified Adults).

Trusted Contact Designation

- Naming a Trusted Contact is optional
- Trusted contact(s) will not be able to view your account information, execute transactions, or inquire about account activity,
- We suggest that your Trusted Contact(s) not be already authorized to transact business on your account(s) or already be able to receive information about your account(s) (Power of Attorney).
- You do not need to designate a separate Trusted Contact for each of your accounts. A single designation covers all your FFCU accounts of which you are the account holder or joint account holder.
- Each account holder will need to complete their own Trusted Contact Authorization.

If you would like to add a Trusted Contact Person(s) to your account contact our office and we will send you the form.

234-352-1100 or 888-740-8351

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	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, 2024	Mortgage Loan Originators (MLO)	CU Members Mortgage
Assets.....\$207,712,853 Shares.....\$171,920,500 Loans.....\$28,628,302	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 Hope, Chris and Shawn
		Website - www.fofcu.com
		E-Mail - fstonecu@fstonecu.com

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

Thanksgiving Day

Word Search

- COLONY
- CORNUCOPIA
- CRANBERRIES
- FALL
- FAMILY
- FEAST
- GOBBLE
- GRATITUDE
- GRAVY
- HARVEST
- HOLIDAY
- MAIZE
- MAYFLOWER
- MILES STANDISH
- NEW WORLD
- NOVEMBER
- PILGRIMS
- PLYMOUTH
- PUMPKIN PIE
- PURITANS
- SQUASH
- STUFFING
- THANKSGIVING
- THURSDAY
- TURKEY
- WAMPANOAG
- YAMS

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



THANKSGIVING FACTS

Thanksgiving dates back to 1621

Thanksgiving is celebrated in a few countries, but its origins trace back to Pilgrims and Native Americans in the US.

The first Thanksgiving feast was 3 days long

The first Thanksgiving spanned several days and the menu was quite different from what you might see on dinner tables today. It included venison, duck, goose, oysters, lobster, eel, and fish.

Thanksgiving became a holiday in 1863

Abraham Lincoln proclaimed Thanksgiving a national holiday in 1863 in the midst of the Civil War in an attempt to foster a sense of American unity.

For Native Americans, it's a day of quiet reflection and prayer

For many Native Americans, Thanksgiving is a day of personal reflection, acknowledging ancestors, and the ongoing resilience of their communities.

This is especially important to keep in mind for educators when teaching about Thanksgiving in classrooms.

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 2025-2023 (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 2024-2021	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 2020 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

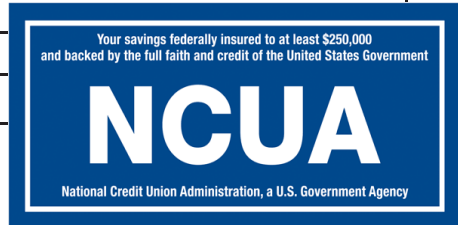
OWNER-OCCUPIED HOMES IN OHIO & TENNESSEE ONLY

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%	9.25% variable	\$100,000	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	4.594%	4.50%	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	4.074%	4.00%	
	2 Year	3.557%	3.50%	
	3 Year	2.018%	2.00%	
	4 Year	3.042%	3.00%	

Regular Share & IRA Share rates in effect from October 1, 2024 to December 31, 2024
Term Share rates effective October 1, 2024



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