Maxims

Firestone Federal Credit Union

Issue 524 November 2025

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

Even Santa is starting his Christmas shopping early!

BLACK FRIDAY, CYBER MONDAY OR ANY DAY
However you like to get your Christmas shopping done, let us help "Santa" put presents under the tree this year.

MAXIMUM LOAN AMOUNT $3,000

TERM 12 MONTHS

4.50% A.P.R.

Estimated payment on a 4.50% A.P.R. Holiday 12 loan for 12 months is $85.38 per $1,000. The Holiday 12 loan is available from November 1, 2025—January 31, 2026. 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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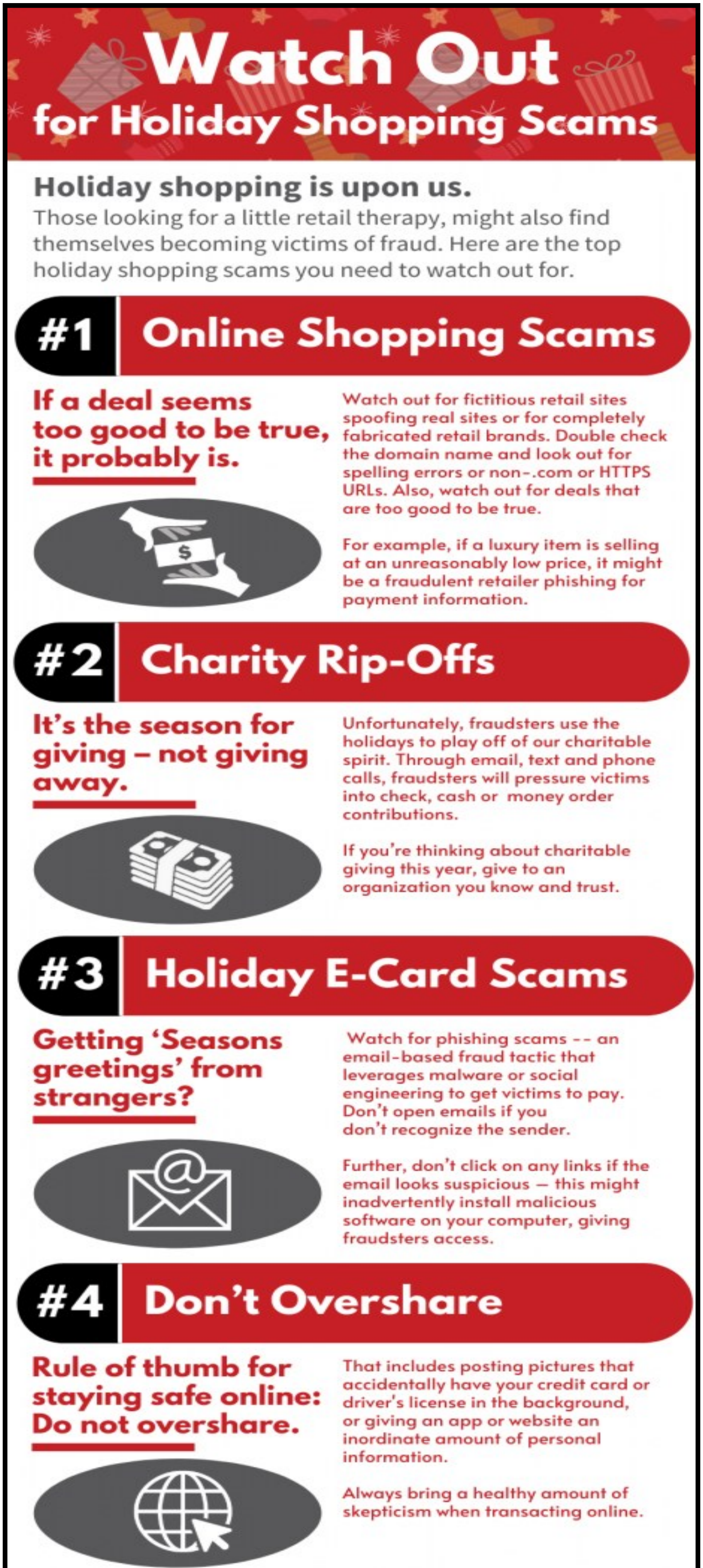


OUR OFFICE WILL BE CLOSED THE FOLLOWING DAYS FOR THE 2025 HOLIDAY SEASON.
Please plan your transfers and withdrawals accordingly.

<u>Thanksgiving</u>

Thursday and Friday
November 27th and 28th

<u>Christmas</u>
Wednesday and Thursday
December 24th and 25th

<u>New Years</u>
Wednesday and Thursday
December 31st and January 1st

Start saving now for Christmas next year!

You can set up automatic deposits to your Christmas Club account or you can just make regular deposits at any time. The difference with a Christmas Club account is that on November 1st of each year, a check would be sent to you for the balance in the account. Or, you can have the balance transferred into your regular share account, then you can request the funds to be transferred into your checking account (authorization on file required).

SET UP YOUR FFCU CHRISTMAS CLUB ACCOUNT TODAY!

AKRON	Staff Extensions Automated Telephone Number 234-352-1095	Identity Theft Reporting

AKRON

Local Phone: 234-352-1100

Fax: 330-724-2590

Toll-Free: 888-740-8351

<u>Mailing Address</u>
31 Hanna Parkway
Akron, OH 44319

Hours: Monday—Friday
8:15—4:15 E.S.T.

Staff Extensions
Automated Telephone Number
234-352-1095

Beth............................220

Carrie...........................112

Cathie..........................200

Kara.............................110

Linda............................222

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.

SCOREBOARD
September 30, 2025

Assets........................	$202,941,859
Shares........................	$167,673,890
Loans..........................	$25,014,004

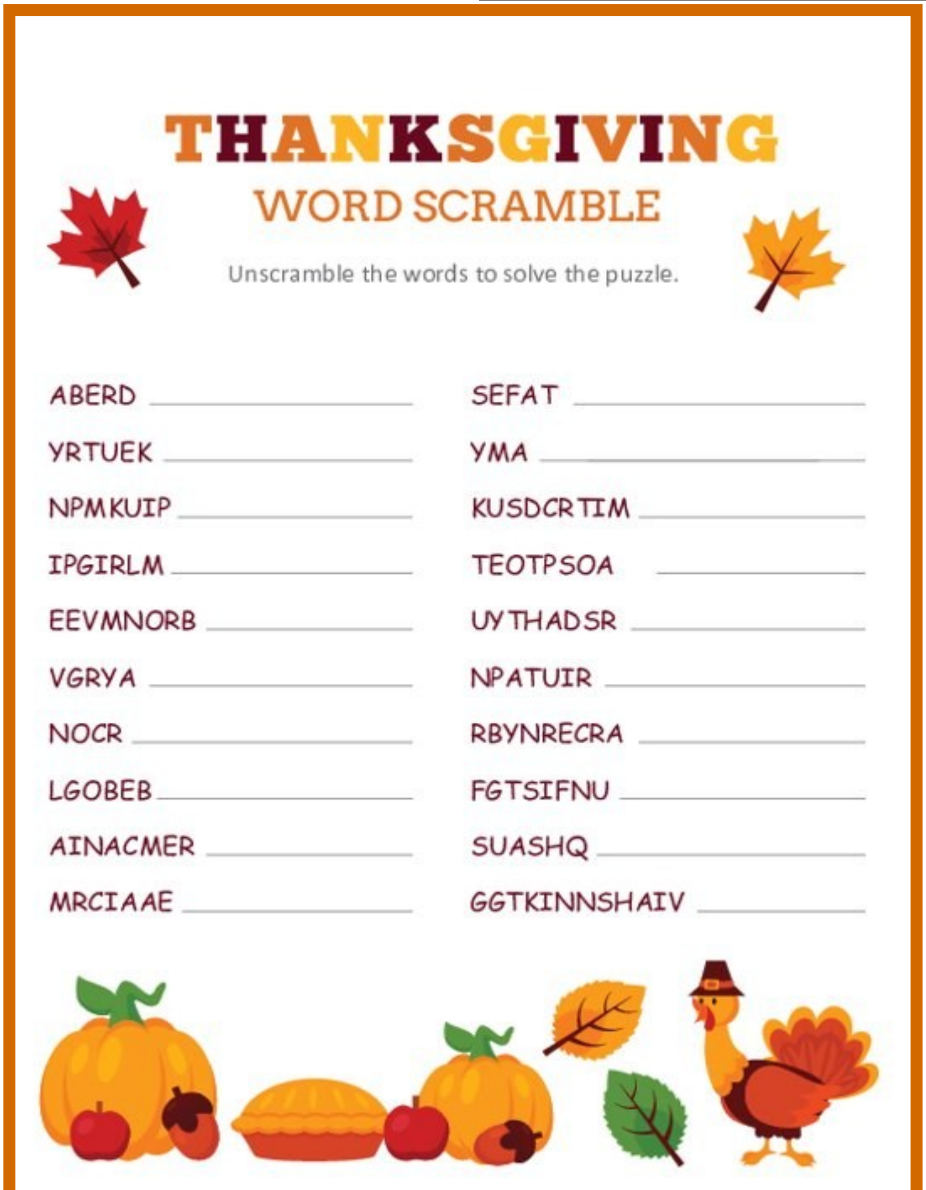
Mortgage Loan Originators (MLO)

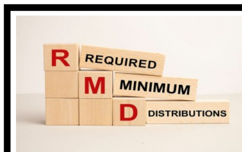
Carrie..........................	853880
Cathie..........................	1989957
Kara..............................	1245004

You can reach the following staff members at
234-352-1100
Hope, Chris and Shawn

<u>Website</u> - <u>www.fofcu.com</u>

<u>E-Mail</u> - fstonecu@fstonecu.com





RMD's are required to be taken no later than December 31st.

In order for us to have sufficient time to verify that all RMD's have been taken, we would like to have all RMD's processed no later than December 15, 2025.

- If your RMD is already on our scheduled list, we will make sure that it is done.
- If you contact us directly to process your RMD, please make sure that your RMD is done prior to December 15th.
- If you are unsure, feel free to contact our office and we can confirm if your RMD has been taken or is on our schedule to be taken before the end of the year.

Please note: If all of your available Traditional IRA funds are in a term share, there is no penalty for withdrawing your RMD from a term share.

Loan and Savings Policies (All loans are subject to credit approval)

SECURED LOANS	Annual Rate	Terms	Minimum Payment per $1,000	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 or NADA value/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—$50,000 $30,000 and over	Copy of Purchase Order (Loan limited to purchase price or NADA value/up to $50,000)
Used Autos 2021 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 per $1,000**	**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 per $1,000**	**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%	6.00%	$500,000	$11.11
15 Year/180 months	80%	6.10%	$500,000	$8.50
15 Year/180 months	90%	6.20%	$500,000	$8.55
20 Year/240 months	80%	6.30%	$500,000	$7.35
20 Year/240 months	90%	6.40%	$500,000	$7.40
30 Year/360 months	80%	6.50%	$500,000	$6.33
30 Year/360 months	90%	6.70%	$500,000	$6.46
2nd Mortgages	**Loan-to-Value**	**Rate**	**Maximum**	**Payment per $1,000**
10 Year/120 months	80%	8.00%	$100,000	$12.14
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 (Member pays $500)

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 October 1, 2025 to December 31, 2025
Term Share rates effective October 1, 2025

EQUAL HOUSING LENDER

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

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