



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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Watch Out for Holiday Shopping Scams

Holiday shopping is upon us.

Those looking for a little retail therapy, might also find themselves becoming victims of fraud. Here are the top holiday shopping scams you need to watch out for.

#1 Online Shopping Scams

If a deal seems too good to be true, it probably is.



Watch out for fictitious retail sites spoofing real sites or for completely fabricated retail brands. Double check the domain name and look out for spelling errors or non-.com or HTTPS URLs. Also, watch out for deals that are too good to be true.

For example, if a luxury item is selling at an unreasonably low price, it might be a fraudulent retailer phishing for payment information.

#2 Charity Rip-Offs

It's the season for giving – not giving away.



Unfortunately, fraudsters use the holidays to play off of our charitable spirit. Through email, text and phone calls, fraudsters will pressure victims into check, cash or money order contributions.

If you're thinking about charitable giving this year, give to an organization you know and trust.

#3 Holiday E-Card Scams

Getting 'Seasons greetings' from strangers?



Watch for phishing scams -- an email-based fraud tactic that leverages malware or social engineering to get victims to pay. Don't open emails if you don't recognize the sender.

Further, don't click on any links if the email looks suspicious -- this might inadvertently install malicious software on your computer, giving fraudsters access.

#4 Don't Overshare

Rule of thumb for staying safe online: Do not overshare.



That includes posting pictures that accidentally have your credit card or driver's license in the background, or giving an app or website an inordinate amount of personal information.

Always bring a healthy amount of skepticism when transacting online.

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

Thanksgiving

**Thursday and Friday
November 27th and 28th**

Christmas

**Wednesday and Thursday
December 24th and 25th**

New Years

**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
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, 2025	Mortgage Loan Originators (MLO)	GreenPath Financial Wellness
Assets.....\$202,941,859 Shares.....\$167,673,890 Loans.....\$25,014,004	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 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 .
		You can reach the following staff members at 234-352-1100 Hope, Chris and Shawn
		Website - www.fofcu.com
		E-Mail - fstonecu@fstonecu.com

THANKSGIVING WORD SCRAMBLE



Unscramble the words to solve the puzzle.



ABERD _____	SEFAT _____
YRTUEK _____	YMA _____
NPMKUIP _____	KUSDCRTIM _____
IPGIRLM _____	TEOTPSOA _____
EEVMNORB _____	UYTHADSR _____
VGRYA _____	NPATUIR _____
NOCR _____	RBYNRECRA _____
LGOBEB _____	FGTSIFNU _____
AINACMER _____	SUASHQ _____
MRCIAAE _____	GGTKINNSHAIV _____



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.

THE THANKFUL HEART OPENS
OUR EYES TO A MULTITUDE OF
BLESSINGS THAT
CONTINUALLY SURROUND US.

James E. Faust



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 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 \$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%	6.00%			\$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						



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NOLA



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

