



# Maxims

*Firestone Federal Credit Union*

Issue 523

October 2025

**SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE**



 **GreenPath™**  
financial wellness

Call GreenPath Now  
877-337-3399

Learn More about  
GreenPath

[GreenPath.com/fstonecu](https://GreenPath.com/fstonecu)

As a valued member of Firestone Federal Credit Union, your financial health is our priority. We've partnered with the trusted national nonprofit GreenPath Financial Wellness since 2008 to offer you free financial counseling, guidance, and educational resources. GreenPath is here to support you in making decisions that make your life better, happier, and more satisfying.

*More information about resources available with GreenPath on Page 2.*

## **IN THIS ISSUE**

♦ <b>GreenPath Financial Wellness</b>	<b>1</b>	♦ <b>Contact &amp; Misc. Information/ Halloween Puzzle/2025 Member Promotion Winners</b>	<b>3</b>
♦ <b>Holiday Closings/Dormant Letters/GreenPath/Breast Cancer Awareness Month</b>	<b>2</b>	♦ <b>Savings &amp; Loan Policies</b>	<b>4</b>

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

	<b>Thanksgiving</b> <b>Thursday and Friday</b> <b>November 27th and 28th</b>
	<b>Christmas</b> <b>Wednesday and Thursday</b> <b>December 24th and 25th</b>
	<b>New Years</b> <b>Wednesday and Thursday</b> <b>December 31st and January 1st</b>

## FINAL DORMANT ACCOUNT NOTICES HAVE BEEN MAILED.

If you received a dormant account letter you must respond to us no later than **October 15th** or you risk having your account balance being sent to the state as **UNCLAIMED FUNDS.**



## Your Road to Financial Freedom

**GreenPath** has more than 60 years of experience helping people build financial health and resiliency. Their NFCC and HUD-certified counselors explain your options to manage credit card debt, learn about personal finance, and come up with a plan to make your financial goals happen. You have access to the following resources:

**Financial Counseling** – You have access to free, one-on-one financial counseling delivered by caring, certified experts. Understand your situation, learn about options, and make a plan to reach your goals.

**Debt Management Services** – If you have high-interest credit card debt, a GreenPath Debt Management Plan may be able to help lower your interest rates so you can pay off debt faster while saving money.

**Housing Services** – If you have housing goals or concerns, GreenPath's HUD-certified housing counselors can help. Take advantage of foreclosure prevention services, homebuyer counseling, rental counseling, and reverse mortgage counseling.

**Credit Report Review** – Learn how to read your personal credit report, how a credit score is calculated, and how to build or improve your score.

**Student Loan Resources** – GreenPath can point you to resources to understand your options and next steps for student loans.

**Financial Wellness Education** – Take advantage of free, monthly educational webinars, articles and online learning designed to strengthen your financial health.

**GreenPath Counselors are Ready to Help.** Call GreenPath today at 877-337-3399 to connect with a kind, caring, NFCC-certified counselor – no appointment necessary. Make informed financial decisions and find your path to a bright financial future. It's free, no-pressure, and 100% confidential.



## OCTOBER NATIONAL BREAST CANCER AWARENESS MONTH

Every October, communities around the country come together to recognize Breast Cancer Awareness Month. The main goals of Breast Cancer Awareness Month are to increase public knowledge of breast cancer symptoms and risks, promote early detection and regular screening (like mammograms), fund research for prevention, diagnosis, and treatment, and support individuals affected by the disease, including survivors and patients with metastatic breast cancer. The initiative also aims to drive behavior change, facilitate knowledge sharing, address disparities in care, and encourage commitment to improving breast cancer control efforts worldwide.

During the month of October our staff will be wearing pink and collecting items for a local organization that supports those going through breast cancer treatments.



AKRON	Staff Extensions Automated Telephone Number 234-352-1095	Identity Theft Reporting
<b>Local Phone: 234-352-1100</b>  <b>Fax: 330-724-2590</b>  <b>Toll-Free: 888-740-8351</b>  <b>Mailing Address</b> <b>31 Hanna Parkway</b> <b>Akron, OH 44319</b>  <b>Hours: Monday—Friday</b> <b>8:15—4:15 E.S.T.</b>	<b>Beth.....220</b>  <b>Carrie.....112</b>  <b>Cathie.....200</b>  <b>Kara.....110</b>  <b>Linda.....222</b>	<b>Call Us Immediately!</b> 1-888-740-8351 <b>Experian</b> 1-888-397-3742 <b>Equifax</b> 1-888-766-0008 <b>TransUnion</b> 1-800-680-7289 <b>Federal Trade Commission</b> 1-877-438-4338
<b>SCOREBOARD</b> <b>August 31, 2025</b>	<b>Mortgage Loan</b> <b>Originators (MLO)</b>	<b>GreenPath Financial Wellness</b>
Assets.....\$203,447,700 Shares.....\$168,265,452 Loans.....\$25,267,477	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 <b>877-337-3399</b> . 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 <a href="http://www.greenpath.com/wellness">www.greenpath.com/wellness</a> .
		<b>You can reach the following staff members at</b> <b>234-352-1100</b> <b>Hope, Chris and Shawn</b>
		<b>Website - <a href="http://www.fofcu.com">www.fofcu.com</a></b>
		<b>E-Mail - <a href="mailto:fstonecu@fstonecu.com">fstonecu@fstonecu.com</a></b>

## Do As You're Told

Write the words Happy Halloween omitting the space.

Change the W to a T

Delete the 10th letter

Change the second L to an A

Change the last consonant to a D

Add a U before the L

Change all the E's to N's

Add NSN to the end of the row

Change the 2nd consonant to a B

Insert a G after the T

Switch the 2nd and 16th letters

Change the first H to a J

Delete the H

Insert a K after the P

Switch the T with the Y

Switch the P with the last letter

Insert a C after the 1st A

Change the Y to an R

Double the 4th letter

Replace all the N's with O's

Switch the first three letters as a group, with the last three letters



HAPPYHALLOWEEN



Our 2025 Membership Promotion concluded on August 31, 2025.

The winners of our drawing are:

### New Members

Nathan W.  
Janiya T.

### New Member Referrals

Doran M.  
Lynne S.

Thank you to everyone that opened new accounts and referred new accounts.


If you missed our membership promotion you can still join at any time.

To request a membership packet, or if you have any questions, contact our office directly at **234-352-1100** or you can e-mail us at [fstonecu@fstonecu.com](mailto:fstonecu@fstonecu.com). Eligibility requirements are available on our website ([fofcu.com](http://fofcu.com)).

**Once a member,  
always a member.**



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.

