



Maxims

Issue 522

September 2025

Firestone Federal Credit Union

SAVE WHERE YOU BORROW – BORROW WHERE YOU SAVE

DON'T WAIT TO GET YOUR HOME READY FOR THE COLD WEATHER AHEAD



Before the leaves start to fall:

- replace your old furnace, or
- invest in energy efficient windows, or
- have a new roof installed

These are some ways you can begin to winterize your home.

LOOK INSIDE FOR WAYS TO FINANCE THESE AND OTHER PROJECTS

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Which option fits your needs?

A Home Equity Line of Credit might be for your larger and more complex projects. Our Unsecured Loans would be better for a smaller home improvement.



OPTION #1

MAX-H Line of Credit
8.00% A.P.R. (variable*) 80% Loan to Value
Payment Per Month – 1 1/2% of amount borrowed
Member pays: \$500/closing costs + appraisal

Loan Limits

\$100,000 if 1st lien

\$50,000 if 2nd lien

*1st & 2nd lien combined cannot exceed 80% L.T.V.
Only available in Ohio and Tennessee.*



OPTION #2

Unsecured Loan
8.75% A.P.R.
Up to 40 months
Payment Per \$1,000 – \$28.91
Maximum Loan Amount – \$10,000
Closed End Loan



OPTION #3

Signature30
6.99% A.P.R.
Up to 30 months
Payment Per \$1,000 – \$36.43
Maximum Loan Amount – \$5,000
Closed End Loan

*All loans are subject to credit approval. *The rate is based on the prime rate as published in The Wall Street Journal on September 30 of the previous year, with a minimum rate of 5.00% APR and a maximum rate of 15.00% APR. All other loan rates are subject to change at any time. Applications are good for 60 days. We do not charge an application fee.*

WAYS TO MAKE YOUR FFCU LOAN PAYMENT

- ♦ If you're local you can visit our office M-F 8:15 a.m.–4:15 p.m. and pay with cash or check.
- ♦ You can set up to have your payment automatically transferred from your FFCU share account.
- ♦ You can mail your payment to: 31 Hanna Parkway, Akron, OH 44319
- ♦ You can set up to have us pull your payment from your account at another financial institution on the 15th and/or the last day of each month. A signed authorization and account verification is required.

Contact our office if you have any questions or would like additional information.
234-352-1100 * 888-740-8351



Avoiding a financial scam requires diligence to protect yourself and your loved ones. Below are some tips to help.

- ♦ **Keep an eye on your credit score.** If your credit score changes for no reason you can think of, it could be due to a hard pull instigated by someone trying to open an account in your name. Monitoring your credit score enables you to pick up fraudulent activity before it gets out of hand. [Check your credit score for free.](#)
- ♦ **"If you get a call from someone you do not know, don't answer it."** If you answer a call from an unknown number, be aware of the language the phone caller uses. Do they call you the wrong name? Hang up the phone and call someone who can verify the call, like a family member, your financial institution or accountant."
- ♦ **Do not share your personal information,** especially with anyone who emails or calls you asking for it.
- ♦ **Never click links in texts, emails or pop-up ads. Monitor your bank account, online accounts and credit score regularly.**
- ♦ **Set up a family password or challenge question that you can ask to thwart AI scams.**
- ♦ **Lock down your social media accounts** to "Only Friends" and be careful who you accept as a friend. Scammers only need 15 seconds of your voice or photos from social media accounts to create deep fakes and attempt to extort you and/or your loved ones.
- ♦ **Use strong, 12+ digit passwords with letters, numbers and symbols and set up multi-factor authentication (MFA).**
- ♦ **Do not share your passwords, and never give out your PIN or verification codes to someone who calls to ask for it.**
- ♦ **Research websites to ensure they are credible** and have good reviews before inputting personal or credit card information.
- ♦ **Watch out for unusual texts** about suspicious activity on your account from Zelle, Venmo or other peer-to-peer payment apps.
- ♦ **Never refund or forward an overpayment.**

Keep your computer updated and use antivirus software.

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 July 31, 2025	Mortgage Loan Originators (MLO)	GreenPath Financial Wellness
Assets.....\$204,741,189 Shares.....\$169,554,380 Loans.....\$25,789,483	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



FALL FOLIAGE

WORD SEARCH PUZZLE

AUTUMN
BUSH
CHANGE
COLD
COLORS
DRIVES
ENJOY
LANDSCAPE
LEAVES
MAPS
OBSERVE
ORANGE
SEASON
SPOT
TREES
VIBRANT
WALK
WEEDS

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

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The words appear UP, DOWN, BACKWARDS, and DIAGONALLY.
Find and circle each word.




WAYS TO MAKE DEPOSITS TO YOUR FFCU SHARE ACCOUNT

- ♦ **Mail to: 31 Hanna Parkway, Akron, OH 44319**
Please note account # on deposit.
- ♦ Set up payroll deductions from your paycheck. Provide your account # and our routing # (2412-7324-3) to your HR department.
- ♦ Set up a transfer from your account at another financial institution. We can pull funds from your other account on the 15th or last day of each month (with a signed authorization).
- ♦ Set up a transfer from your account at another financial institution. You may be able to initiate the transfer yourself through that institutions online banking portal. You would provide your FFCU account # and our routing # (2412-7324-3).

WAYS TO MAKE WITHDRAWALS FROM YOUR FFCU SHARE ACCOUNT

- ♦ If you are local, you can visit our office M-F 8:15 a.m.—4:15 p.m. and make a cash or check withdrawal.
- ♦ Contact our office and we can mail a check to your home address.
- ♦ You can provide us account information at another institution and we can transfer funds electronically to your other account. A completed authorization and account verification are required. This can be requested at any time and the funds would be deposited the next business day.

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%	6.25%			\$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%	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	3.919%		3.85%	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 July 1, 2025 to September 30, 2025 Term Share rates effective May 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.

