

# MONEY



**First Ohio**  
Community Federal Credit Union

*talks*

April 2017

[www.firstohiocfcu.org](http://www.firstohiocfcu.org)

## Your Home Has What You Need!

Does your house need an overhaul? Is your son or daughter getting ready to head to college? Is this the year for the big wedding? If you answered "yes" to any of these questions or have any big expenses coming up, we can help!

We pride ourselves on great service and low rates, and we want to help you! We offer **Home Equity Loans with fixed rates as low as 3.75% APR\* for 10 years or 4.00% APR\* for 15 years.**

Call First Ohio at (330) 494-8775 and speak to a loan officer to see what loan is best for you or to apply. You can also apply online at [www.firstohiocfcu.org](http://www.firstohiocfcu.org).

\*Annual Percentage Rate. Sample payment for \$50,000 loan for 10 years at 3.75% APR would be approximately \$500.44. Sample payment for \$50,000 loan for 15 years at 4.00% APR would be approximately \$369.97. Sample payment does not include credit life & disability insurance, which is available at a minimal cost to the member. Loan Rates are determined by individual credit history and term of loan. Rates are subject to change without notice due to market conditions. You may want to consult your tax advisor to see if you are eligible for any tax deductions. Properties cannot be financed beyond 80% LTV.



## Bank When and How You Want!

We have all you need to bank with. You choose when you want and how you want to bank, with services like **mobile and text**

**banking**, that allow you to get balances and transactions quickly. We also offer a great online banking system that gives you access to your accounts at any time. Our **online banking, It'sMe247**, offers access to all of your banking needs. You can view and make transactions, pay bills, set up distributions for your direct deposit and so much more! If you like the features that online banking offers, check out our **Mobile App!** It offers almost all of the convenience of online banking in the palm of your hand! Log in to It'sMe247 today and see all the things you can do! Download the App in iTunes or Google Play today!

## 9th Annual Community Shred Day

Save the date! Our **9th Annual Community Shred Day** will be held in the credit union parking lot on Saturday, **August 26, 2017 from 8:30AM – 12:00PM**. Start gathering material to shred and tell your friends about this great event because it's **FREE** and open to the public. We will also be accepting donations for the Akron/Canton Regional Food Bank! You can bring nonperishable items or cash to donate! Thank you in advance for your donations!



## Break Free From High Rates and Hatch a New Loan at First Ohio!

Are you tired of paying too much for your auto loans? We are ready to help you refinance or purchase the vehicle of your dreams with great rates, as low as 2.45% APR\* for up to 72 months! There are **NO** application fees, quick turnaround and great rates. Call us at (330) 494-8775 and see how much money we can save you!



\*Annual Percentage Rate. Sample payment for \$20,000 loan for 42 months at 2.25% APR would be approximately \$495.67. Sample payment for \$20,000 loan for 66 months at 2.35% APR would be approximately \$323.37. Sample payment for \$20,000 loan for 72 months at 2.45% APR would be approximately \$299.01. Sample payment does not include credit life & disability insurance, which is available at a minimal cost to the member. All rates subject to change without notice. Loan Rates are determined by individual credit history and term of loan. Existing loans not eligible for refinance.

# Celebrating First Ohio's 80th Anniversary



This year marks 80 years of service for us! We started back in 1937 in the Hoover Building and have been serving the community ever since! This year we want to show our appreciation for our membership with a ton of fun promotions and events. Some of the cool things we are doing this year are Random Acts of Kindness, Pet Contest and our Community Shred Day! Those are just a few of the great things we are doing this year! Watch Facebook, Twitter, our website ([www.firstohiocfcu.org](http://www.firstohiocfcu.org)) and posters/signs in the lobby exhibiting what current promotion is happening! We are going to have seminars throughout the year, loan promotions and much more! We are so excited to celebrate with you! Don't forget to tell your friends and family to join our great community credit union!

## Time to Get Ready for Summer!

The weather may be just starting to warm up, but the hot days of summer will be here before you know it. Why not start shopping and get new summer toys now, so you are ready when summer arrives? We have great rates on motorcycles! Get a fixed rate as low as 2.70% APR\* for up to 66 months on a bike, 2008 and newer. Are you looking for a boat instead? Our boats, RVs and ATVs have fixed rates as low as 3.75% APR\*\* for 2008 and newer for up to 48 months.

No matter what kind of fun you are looking for this summer, we can help with our motorcycle and recreational loans. Don't forget applying is quick and easy. Apply online at [www.firstohiocfcu.org](http://www.firstohiocfcu.org) or call us at (330)494-8775.



\*Annual Percentage Rate. Sample payment for \$20,000 loan for 66 months at 2.70% APR would be approximately \$326.41. \*\*Sample payment for \$20,000 loan for 48 months at 3.75% APR would be approximately \$449.32. Sample payment does not include credit life & disability insurance, which is available at a minimal cost to the member. All rates subject to change without notice. Loan Rates are determined by individual credit history and term of loan. Existing loans not eligible for refinancing.

## Annual Meeting Overview

A special thanks to all our members who attended our recent Annual Meeting, which was held on March 4, 2017 in the credit union lobby. Kim Lapinski, CEO, reviewed the highlights from 2016 which included the following:  
Total Assets: \$34,763,880.34  
Loans: \$20,009,455.50  
Total Members: 4545

## We also want to thank our Board of Directors!

Les Schwallie – President  
Ann Nussbaum – Vice President  
James Hargrove – Secretary  
Stuart Clark  
Scott Cobb  
Keith Harrison  
Dan Hume  
**Supervisory Committee**  
Stuart Clark – Chairman  
Jesse Pittman  
Charles Standley



**Did you know...**we offer student loans through Sallie Mae? Check out the Sallie Mae page on our website, [www.firstohiocfcu.org](http://www.firstohiocfcu.org). Click on the loans tab, then click, Private Student Loans.

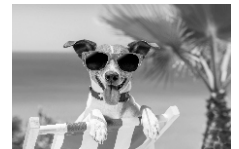


## Holiday Closings

Monday, May 29, 2017 –  
Memorial Day  
Tuesday, July 4, 2017 –  
Independence Day



All Travel Club Funds will be transferred into your regular share account at close of business, Monday, June 1, 2017.



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866-494-8775 • Fax: 330-494-7187  
[www.firstohiocfcu.org](http://www.firstohiocfcu.org)

 @FirstOhioCFCU 

**First Ohio**  
Community Federal Credit Union  
Open to the public of Stark County!

VISA



Alliance One



NCUA

## Office Hours

Monday	8:30 am - 5:00 pm
Tuesday	8:30 am - 5:00 pm
Wednesday	8:30 am - 5:00 pm
Thursday	8:30 am - 5:30 pm
Friday	8:30 am - 5:30 pm
Saturday	8:30 am - 12:00 pm



