

MONEY



First Ohio
Community Federal Credit Union

talks

July 2017

www.firstohiocfcu.org

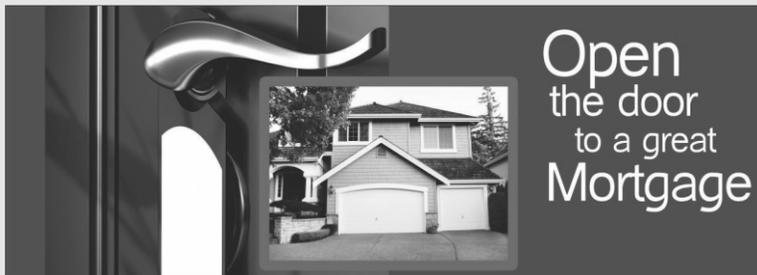
First Ohio Offers FIRST MORTGAGES!!

Open the door to a great Mortgage with First Ohio's Mortgage Program! Looking for a mortgage with low rates and an efficient application process? You've come to the right place! With our mortgage program, you have a variety of options to make your home your own. Visit our website, www.firstohiocfcu.org and you will find a wealth of information to help you make the best decision for what works for you.

Everyone is different and at a different stage in life. With our mortgages you will be able to make a smart choice that will suit you well for years to come. Tell your friends and family about the many services First Ohio offers, including First Mortgages!

Great benefits to our mortgage program

- Information to help you make a knowledgeable decision
- Low Rates
- Calculators to help you decide what amount fits your budget
- Rate Tracker - get alerts with up-to-date rates
- Streamlined application process



Ready, Set, Loan!

Put the pedal to the metal and race down to First Ohio to check out our supercharged loan rates! Don't get spun out by other institutions and their so called "great deals". We offer a wide variety of incredible terms and rates for both new and used cars, motorcycles, boats, and recreational vehicles so you can get your need for speed no matter what. Our friendly staff will act as your pit crew as they guide you through the application process easily and quicker than a stock car! So, put yourself in the driver's seat and stop on by to apply before the checkered flag is waved!



SHRED DAY IS BACK!

Our Annual Shred Day is back and better than ever! Stop by the credit union on **Saturday, August 26, 2017** between 9am-12pm and we can shred your documents for FREE! Tell your friends and family about this great event! Donations will be accepted in cash or nonperishable items for the Akron/Canton Regional Food Bank!



A Refreshingly Easy Way to Bank!

We have a lot of online and mobile banking options to fit your lifestyle! Check out the ways First Ohio is helping make your banking even easier!



It'sMe247 Bill Pay

- With quick access and easy to use navigation, you will actually enjoy paying your bills! If you haven't logged in to the online bill pay, now is the time.
- Check out the Person to Person (P2P) feature! With It'sMe247 Bill Pay you can pay anyone quickly and easily.
- Bill pay is integrated into our mobile banking too! Pay bills while you are on the go without missing a beat!

Mobile Banking

- Banking at your fingertips! You can do all of your banking right from your phone! Pay bills, move money, balance your checkbook, view your statement and much more. Download our app on your app store today!

Text Banking

- Need to check your balance fast? Send a quick text to ItsMe247 (46247) and get a balance in seconds!
- Set up alerts to be sent to your phone!
- To enable text banking, log into It'sMe247 and click the "Go Mobile" Tab.

E-Statements

- Don't wait for your statement to come in the mail. Sign up for E-statements and it will be available within the first couple days of the month! Plus, you don't have to worry about your statement getting lost or stolen.

CardValet® - Putting You In Control

Did you know we have a card management application that helps reduce account fraud? With CardValet®, First Ohio cardholders can monitor accounts with their smartphone and control how, when and where their debit and credit card are used!

CardValet is available in the Apple® App Store or Google® Play. Once CardValet is set up, cardholders have the ability to "turn off" their card when not in use, establish transaction spending limits and decline a transaction when the amount exceeds a predefined threshold.

Real-time smartphone alerts can be customized based on the types of information each cardholder would like to receive. CardValet also offers cardholders the capability of linking additional accounts to better monitor dependent spending.

CardValet

The Right Tool...

A Home Equity Loan from First Ohio

A home equity loan from First Ohio can help you get started on the smallest or biggest projects, from remodeling the bathroom to getting an addition. With our low-rate loans starting at just **3.75% APR***, you will find that getting started is the easiest part of the job. Plus, there are **no closing costs!**

Call 330-494-8775 or visit us online at

www.firstohiocfcu.org to apply today! With the right tools, every job becomes possible.



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.

Financial Futures Start with First Ohio



First Ohio offers two special accounts geared towards children and teens! We want to help with your child's financial future, so we have put together these two different accounts for each age group:

- * Cash Cow: Ages 12 and under (Savings Only)
- * ISave: Ages 13-17 (Savings, Checking and Debit Card Available)

Both accounts are great tools to help your child succeed financially! We also offer Student Loans for the teens heading off to college! For more information about our youth accounts, please call us at (330)494-8775 or visit our website, www.firstohiocfcu.org.

Swing Through Your Summer Payments

Swing on past your loan payment to free up some spare spending money for a little extra summer fun! During **July and August**, you can defer your personal or vehicle loan payment by completing and returning the **Skip-a-Payment** form to the credit union or skip your payment online with It'sMe247! Forms will be mailed to eligible members in mid-June. Forms should be returned to the credit union at least 10 days before the loan payment is due and include a \$30 fee for each loan being skipped. VISA® and Home Equity Loans and Lines of Credit are not eligible for skip-a-payment.



First Ohio's Skip-a-Payment program is just another way to thank you for making us your #1 choice as a loan provider!

Holiday Closings

Monday
September 4, 2017
Labor Day

Monday
October 9, 2017
Columbus Day

Christmas Club funds will be transferred to your First Ohio Regular Share Account at the close of business Monday, October 2nd!



First Ohio's Free Checking

*Is your money paying for your checking account fees? Does your bank have a monthly service charge? Do you get charged every time you talk to a teller? If you answered YES to any of these questions, you need a First Ohio **FREE Checking Account**. A First Ohio **FREE Checking Account** has no minimum balance fees; a bonus rewards Debit Card with no monthly fee; free Bill Pay; free mobile app and much more! With a First Ohio **FREE Checking Account**, you can relax and live your life without worrying about how much each transaction is going to cost. Stop by today for more information.*

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North Canton, OH 44720
Phone: 330-494-8775 or
866-494-8775 • Fax: 330-494-7187
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

CU Talk
Telephone Banking

It's Me 247
Online Banking