

MONEY



First Ohio
Community Federal Credit Union

talks

October 2017

www.firstohiocfcu.org



Oh What Fun it is to Save!

Give yourself the gift of saving money with our VISA® Platinum Balance Transfer Promotion! Our balance transfers are good for so many things! You can pay off high rate credit cards or bills; use it for holiday shopping, car repairs and much more! Take advantage of our **3.99% APR* VISA® Platinum Balance Transfer Promotion from November 4, 2017 through February 3, 2018!** This low rate will last until August 3, 2018. Apply online at www.firstohiocfcu.org or call (330) 494-8775.

*Annual Percentage Rate. Promotional Rate of 3.99% applies to all balance transfers and cash advances posted to a First Ohio VISA® card from November 4, 2017 through February 3, 2018. The promotional 3.99% rate will be in effect until August 3, 2018. After that time, all credit card balances (including purchases, cash advances, and balance transfers) will revert to the regular credit card rate.

Score with First Ohio's Low Auto Rates

We are in the heart of football season and everyone wants their team to score! You deserve to score too, and you can with low auto loan rates from First Ohio! Are you looking for that vehicle to get you through another Ohio winter or just tired of the one you have? First Ohio has an auto loan for you, with low rates and terms up to 72 months. Stop by or call today for more details on our low auto loan rates!



*Loan Rates are determined by individual credit history and term of loan. Rates are subject to change without notice due to market conditions. Credit Life and Disability Insurance is available at minimal cost to our members.

Wake Up to Better Checking Accounts!

There are many benefits to First Ohio Checking Accounts, including the fact that we offer three different types of checking accounts, so you can find one that works with your lifestyle. We even offer a FREE Debit Card! With this card, you not only have the option of surcharge free ATMs, but you get an amazing rewards program, too! Stop in and open a First Ohio checking account today!



Annual Dormant Account Notice

Keeping your account current and active is very important. Please make a deposit or withdraw at least once every 12 months to avoid a monthly dormant fee. Accounts not used in a five year period are sent to the State of Ohio Unclaimed Funds Department, in accordance with state law.



Account Verification

PLEASE EXAMINE YOUR STATEMENT. IF YOU FIND YOUR STATEMENT TO BE INCORRECT, SEND DETAILS TO: SUPERVISORY COMMITTEE, c/o FOCFCU
PO Box 2479, NORTH CANTON, OH 44720.



Don't Let Interest Rates Eat Your Life Away! Get a Low Rate Home Equity Loan!

High interest rates can be a killer! Don't let them make you a zombie; escape with First Ohio's low rate Home Equity Loan. This loan can be used for anything from updating or refinancing your home, to paying for your child's college or wedding.

First Ohio's Home Equity Loan fixed rates are as low as 3.75% APR* for 10 years and 4.00% APR* for 15 years. Not only are the rates low, but there are no closing costs, no appraisal fee and no application fee! So stop shuffling your feet and make a call to First Ohio to apply for a low rate Home Equity Loan!

*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.

Holiday Closings

Columbus Day
October 9, 2017

Thanksgiving Day
November 23, 2017

Christmas Day
December 25, 2017

New Year's Day
January 1, 2018

Tax Information

Your 1099-INT tax information will be included WITH your December Statement and NOT in a separate mailer. Please make sure to look through ALL the pages included with your statement. 1098 & 1099-R will be sent in a separate mailing no later than January 31, 2018. Tax information is also available online in It'sMe247.

Gift Giving Made Simple

It is time to start thinking about gift giving. Sometimes it is hard to find that perfect gift for your loved ones. First Ohio makes gift giving simple with our VISA® Gift Cards*. This way they can get what they love not some gift they want to return. Stop in to pick up your VISA® Gift Cards today!

*A \$3.95 Processing Fee per card will be charged.



Skip Your Payment Not Your Gift Giving

Are you already planning for the holidays and wondering how you are going to be able to save some money? You may be able to skip your December 2017 or January 2018 loan payment! Eligible members will receive a letter in the mail during the middle of November. For any questions on our Winter Skip-A-Pay, call (330) 494-8775.

First Ohio's Privacy Policy

Our Privacy Policy is located on our website under the "Info Center" Tab. If you would like a copy mailed to you, please call us at (330) 494-8775.

The Board of Directors and Staff of First Ohio wish you and yours a safe and Happy Holiday Season!



All Christmas Club Funds transferred to your regular savings the evening of Monday, October 2nd.

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North Canton, OH 44720
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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