

MONEY



First Ohio
Community Federal Credit Union

talks

January 2018

www.firstohiocfcu.org

A BETTER WAY TO SAVE



It's a new year, which means, new financial goals. A Money Market account can help you reach your financial goals. Money Market is a tiered savings account; the more money you deposit, the higher the dividend rate will be. Plus, our money market accounts are liquid funds, so you will always have access to your money.

Looking for an account where you can let your funds grow over time? If so, our Certificates of Deposit (CDs) may be the route you want to take. Our CDs are the highest dividend earning account. You can choose terms of six months up to five years; the longer the term, the higher the rate.

Opening one of these accounts is simple. Stop in and add one to your current account. Achieve your savings goals in 2018 with a First Ohio Money Market or CD!

Be In Control With CardValet®

CardValet can save you time and let you rest easy by controlling the First Ohio cards in your wallet with the phone in your pocket.

CardValet lets you turn your cards on or off, set certain spending limits, transaction types, merchant types and even set location specifications. Download the CardValet app from iTunes or Google Play today, and see how this app can give you peace of mind when it comes to your First Ohio cards!



Skate Right Past Your January Payment!



Are holiday bills getting you down? Our holiday **Skip-A-Pay** will perk you up! Hurry, time on this special offer is running out! Qualifying members received letters in November. If you didn't get your Skip-A-Pay offer in the mail, please contact our Loan Department. Remember, you can only skip one payment every 12 months.



Did you know... you can check your credit report FREE once every year at www.annualcreditreport.com? Doing this can ensure that all the information is accurate and reviewing your credit history can help prevent identity theft and fraud.

Holiday Closings

January 15, 2018
Martin Luther King Jr. Day

February 19, 2018
President's Day



Retire Comfortably

Do you have extra money you would like to deposit throughout the year to give you a boost towards retirement? We offer *Traditional & Roth IRA savings and CDs*, each giving you a way to supplement your retirement needs*. Call us or stop in today for more information.

*Consult your tax advisor for contribution limits and tax implications.



Time is Almost Up!

This is the last month of our **3.99% APR* VISA® Balance Transfer Promotion**. The beginning of the year is a great time to take a look at your finances. Do you have high rate credit cards you can't seem to payoff or just need some extra cash to help you catch up from the holidays? Take advantage of our **3.99% APR VISA® Balance Transfer Promotion**. Stop by or call the credit union for more information.

*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.

BANKING MADE EASY WITH THE FIRST OHIO APP!



Everyone is busy. There is a lot to worry about in a day, and we don't want your banking to be one of those worries! With the **First Ohio app**, you can bank wherever you go.

You can check balances, pay bills, transfer money and so much more! Our app will make the most of your time. With a quick login and easy navigation, you won't have to be in the dark about your money.

Looking for information on the credit union? Need a phone number, hours or our address? It is all right there with the tap of your finger!

Download our app on iTunes or Google Play and have financial freedom and banking at your fingertips, while at home or on the go!

Unlawful Internet Gambling

You are prohibited from using your First Ohio MasterMoney™ Debit Card or your First Ohio VISA® Platinum Credit Card to initiate any type of electronic gambling transaction through the Internet.

Save For Their Future

First Ohio offers two types of accounts for our youth. Teens, ages 13-17, are eligible for our ISave program, designed just for them. This program offers a FREE checking account, as well as a debit card, with controls that help you teach them financial responsibility.

Have a child 0-12 years old? Cash Cow is just for them! This savings program allows kids to learn the value of saving their earnings, like an allowance or birthday money from Grandma and Grandpa.

Stop in or call for more information today!

Liberty Mutual

As a credit union member, you have access to the **TruStage™ Auto & Home Insurance Program**. You could save hundreds on car insurance. That means an opportunity to save money on a policy issued by Liberty Mutual - a leading auto insurer - and available only to members like you.

Schedule an appointment today with Christopher Fontes at (330) 604-7240 or christopher.fontes@libertymutual.com.

ANNUAL MEETING

JOIN US FOR OUR ANNUAL MEETING ON **Saturday, March 3, 2018 at 10:00 am** IN THE CREDIT UNION LOBBY. YOU CAN HEAR ABOUT THE CREDIT UNION'S ACCOMPLISHMENTS DURING THE LAST YEAR, AND WHAT IS TO COME IN 2018.

ANYONE INTERESTED IN BECOMING A BOARD MEMBER CAN SUBMIT A WRITTEN APPLICATION TO THE CREDIT UNION. LIGHT REFRESHMENTS WILL BE PROVIDED. RSVP AT (330) 494-8775 OR BY E-MAIL TO FIRSTOHIO@FIRSTOHIOCFCU.ORG.



Tax Information

All of our members will be receiving their 1099-INT tax forms with their December statement. The envelope will say: **Important Tax Information Inside**. The 1098 and 1099-R's will be mailed separately by January 31, 2018. You can also view this information on It'sMe247, under the "My Documents" tab, then go to "e-statements".



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@FirstOhioCFCU

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



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

