

# MONEY



**First Ohio**  
Community Federal Credit Union

*talks*

July 2018

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

## It is Time for an Upgrade

We are looking forward to an upgraded credit card system and we think you will love it as much as we do! There are many new benefits that will make your First Ohio Credit Card Experience great! Check out what you will gain with our new system in February 2019!

### Statement Delivery

Credit Card Statements will arrive with your monthly checking account statements. If you have a savings account, your credit card statement will be included with your savings statement each quarter and mailed separately on the months in between.

### Mobile Wallet

- \* Apple Pay
- \* Google Pay
- \* Samsung Pay



### It'sMe247 Online Banking

All of your account information all in one place! Including Credit Card transactions.

### MobiMoney™

CardValet is being replaced with the MobiMoney App. With MobiMoney, you can turn your cards "on" and "off", activate a setting that your card only works if it's near your cell phone, be notified each time a card transaction is performed, and much more!

## IMPORTANT CARD CONVERSION INFORMATION

Now is the time to start using It'sMe247. This is going to be a very important tool for you before and after the conversion. Before the conversion you can log on and make sure all of your contact information is updated. **Phone numbers and addresses are going to be very important during the conversion.**

Your address on file is where your card will be sent. Your primary phone number on file will be the phone number you have to call from, to activate your new credit card. If the phone number isn't correct you won't be able to activate your card. New cards will be mailed out January 2019 and will have a MasterCard™ logo, not a VISA® logo. Call us at (330)494-8775 to help you log onto It'sMe247 today!

## Invest in Their Future with First Ohio's Kids Accounts

### Cash Cow Accounts

- Birth through age 12
- Teaching the importance of money

### Isave Teen Accounts

- Ages 13 through age 17
- Low limit Debit Card and Checking Account available

**Stop in to Open a Kids Account Today!**





### Watch Your Money Grow

Do you want a higher dividend rate without locking in your money for a certain period of time? If so, we have an account for you.

Our **Money Market Account** has tiered rates and no monthly fees, which means the more money you save, the more money you earn! Open a money market today and start earning more!

### SUMMER SKIP-A-PAY

It is that time of year, our Summer Skip-A-Pay is here!

During the months of **July and August 2018** eligible members can skip their monthly loan payment\* for \$30. Enjoy a little extra cash for vacation or that summer party you have been planning! You will receive a form in the mail during the middle of June. Just fill out the form and mail it back or drop it off with the \$30. If you misplace the form or don't get one, give us a call or stop in and we can see if you are eligible. Take a load off this summer with our **Skip-A-Pay program!**

\*Home Equity and Credit Card ineligible

### A Checking Account Made for You

First Ohio offers a wide variety of accounts to fit your needs, including checking accounts. Whether you are looking for **FREE** checking, with no minimum balance fee or one that pays dividends, our helpful Member Service Representatives can determine what is right for you.



All of our checking accounts come with a **FREE Debit Card!** Give us a call or stop in to find the right checking account for you!



### Holiday Closings

July 4th - Independence Day  
September 3rd - Labor Day  
October 8th - Columbus Day

### Christmas Club Transfer

All Christmas Club Funds will be transferred into your Regular Share account at the end of the business day, **Monday, October 1st.** It is also a great time to open a Christmas Club if you don't have one, and start saving for next Christmas!

### MANAGING FINANCES MADE SIMPLE

We all have to manage our finances, but how you manage your finances is up to you. With First Ohio, there are many different ways to do just that. **We offer services like It'sMe247 (our online banking), Bill Pay, Mobile Banking with our Mobile App, Text Banking, E-Statements, card control with CardValet® and more.**

All of these electronic services make managing your finances simple and helps control fraud! Need help setting these up? Give us a call at (330) 494-8775.



### At Home With First Ohio

Let First Ohio's Mortgage partner make you feel right at home with superior mortgage options! Whether you are looking to buy your first house or refinance your current quarters they can make the process quick, effortless and affordable!

With competitive rates, flexible terms, friendly representatives and easy online access, they are one of the top choices in mortgage financing! For current rates and more information visit our website at [www.firstohiocfcu.org](http://www.firstohiocfcu.org).



**Did you know...** you need to keep your account active or it will become **dormant?** If you don't make at least one transaction per year, your account is classified as dormant. After five years of inactivity, by law, we have to transfer all funds from dormant accounts to the State of Ohio's Unclaimed Funds Division.

**Our Supervisory Committee of the Board is performing an audit. Please examine your statement. If anything is incorrect send details to: Supervisory Committee PO Box 2763 North Canton, OH 44720.**

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North Canton, OH 44720  
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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!**



### 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

