

MONEY



First Ohio
Community Federal Credit Union

talks

October 2018

www.firstohiocfcu.org

Out with the Old in with the New!

A change is coming to First Ohio. In 2019 we are converting credit card processors and you will receive a **new credit card**. It will have a MasterCard™ logo instead of a VISA®. With this change you will be able to view your balances and transactions directly through It'sMe247 instead of going to a separate site. You will be able to see all of your accounts under one simple login.



Other options that will be available with this conversion are the ability to pay with Mobile Wallets, such as Apple Pay, Google Pay and Samsung Pay. There will also be an app, named **MobiMoney**, to track your card usage, turn on and off your cards and set other parameters. If you have any questions concerning this conversion, give us a call at (330) 494-8775 or by email at firstohio@firstohiocfcu.org.

SCORE with Skip-A-Pay



Score with First Ohio's **Winter Skip-A-Pay** Program! Eligible members can choose to skip November or December's payment this year, instead of December and January.

Eligible members will receive a letter in the mail during the middle of October. Remember, you can only skip one payment in a 12 month period, and credit card and Home Equity loans are not eligible for this offer. If you have any questions on our **Winter Skip-A-Pay**, call (330) 494-8775 or email at firstohio@firstohiocfcu.org.

Bank H'APP'Y with Our New App!

Have you downloaded our **mobile app** yet? If not, now is the time. Our app has been updated and is even better than before.

With the new update, our app offers multiple authentication options, such as Touch ID, face recognition, voice recognition and PIN. It's still as easy to use and you can view your transactions, move money, pay bills and so much more!



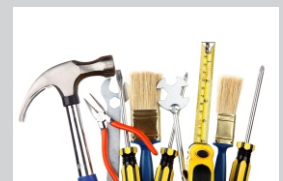
Download our app today in the app store!

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 forms will be sent in a separate mailing no later than January 31, 2019. Tax information is also available on It'sMe247.

The Right Tool for the Job!

Is your home ready for the holidays? Need to do some sprucing up before you host those holiday parties? First Ohio can help! Our **Home Equity Loans** offer low rates and flexible terms of 10 or 15 years, depending on your needs.



The application and approval process are convenient and simple, with little out-of-pocket cost to you. Why put off those holiday dreams when we can help you make it a reality? Make that toast to the New Year in your newly improved home! Apply online at www.firstohiocfcu.org, or call (330) 494-8775 and speak with our loan department today!

Wake Up to Better Checking Accounts!

There are many benefits to First Ohio Checking Accounts! Our most popular choice is our Simply Checking. This is a FREE checking, that comes equipped with a FREE Debit Card, FREE Home Banking, FREE Mobile App and FREE Bill Pay*.



Looking for a checking account that earns dividends? We can accommodate that too. There are two to choose from. They do have minimum balance requirements, but also come with all the perks listed above! And for our teen members, we offer our ISave checking account. They can learn about balancing a checkbook, using a debit card and working with a budget.

Stop in and talk with us and see what a First Ohio checking account can do for you today!

*\$5.00 monthly inactive fee when not used every 30 days

Holiday Closings

Veteran's Day
November 12, 2018

Thanksgiving Day
November 22, 2018

Christmas Eve
Close at Noon
December 24, 2018

Christmas Day
December 25, 2018

New Year's Eve
Close at Noon
December 31, 2018

New Year's Day
January 1, 2019

Important Address Change

Effectively immediately, please mail ALL payments and deposits to the credit union's physical address: 8200 Cleveland Ave NW North Canton, Ohio 44720. This includes all credit card payments.

Statements may still reflect the PO Box address, however mailing to this could cause a delay in posting, as the PO Box has moved from North Canton, to the Canton Main Branch. Thank you for your help in this and we apologize for any inconvenience.

Keep Stark County Warm This Winter!



Everyone deserves a warm winter which is why First Ohio will be collecting Coats for Christmas!

Starting September through the beginning of December, there will be a donation box in the credit union lobby. New or gently used coats will be accepted. Your donation could help someone keep warm this winter in Stark County.

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*. No matter what the occasion, gift cards make the perfect gift everytime. Stop in to pick up your VISA® Gift Cards today!



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

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 would
like to wish you and yours
a safe and Happy Holiday Season!*



8200 Cleveland Ave NW
North Canton, OH 44720
Phone: 330-494-8775 or
866-494-8775 • Fax: 330-494-7187
www.firstohiocfcu.org



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

