

MONEY



First Ohio
Community Federal Credit Union

talks

October 2020

www.firstohiocfcu.org

A Message From The CEO

Reflecting on how 2020 has evolved, our credit union members and staff had to quickly adapt to a different way of conducting business. The routines we took for granted, those that we did daily, weekly and monthly had to be changed to safeguard our members and staff from the emerging pandemic that hit early in this year.

The credit union is considered an "Essential Business" and needed to continue to operate on a daily basis. We maintained normal hours of operation in order to continue to conduct business by answering phone calls, emails, and wait on members in the drive thru lanes. We also performed our back-office operations that are executed each day by electronic files, and reports used to balance the financials. Our staff has been very engaged during this challenge and continues to work hard serving our members.

In the midst of these changes, we continued to look for ways to better serve members and were able to roll out "Remote Deposit Capture". This gives members with smart phones the ability to take a picture of the front and back of a check from their phone and, once approved, it is deposited into their account. It can be done by the members in the convenience of their home, at work or while traveling.

We have navigated through several months with the pandemic, and we continue to learn ways to provide efficient, convenient service for our members while doing so in a way that protects the health of our members and staff. Our objective at First Ohio is to continue to offer all services, regardless whether it is online, in the drive thru or in the lobby. Our utmost concern is the well-being of our members and staff!

We wish you and your family a joyous holiday season!



Kim Lapinski, CEO



**RUGGED SPORTY
LUXURIOUS**

Year	Term In Months	APR* As Low As	Estimated Payment Per \$1,000
2012 and newer	42 months	2.75%	\$25.01
2012 and newer	66 months	2.75%	\$16.35
2012 and newer	72 months	2.75%	\$15.09
2009 - 2011	66 months	4.50%	\$17.14
2008 and older	54 months	5.25%	\$20.84

*Annual Percentage Rate. 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 a minimal cost to our members.

**ENJOY THE SWEET
SMELL OF CASH**



Refer a Friend, \$50 for you and \$50 for them!

A referral is the best compliment we can get! We want to reward you for sharing the benefit of FOCFCU's membership with your family, friends and co-workers. If you refer a new member that opens a new savings and new checking account in October or November 2020, we will deposit \$50 to your account and \$50 to the new member's account*.

Remember, membership is open to anyone who lives, works, worships or attends school in Stark County. We welcome the chance to offer the same great products and services you already have to your referrals!

*New accounts must remain open for at least 90 days. Accounts closed prior to that will be subject to a debit from the account in the amount of \$50 before closing.

Use Remote Deposit Anywhere, Anytime

Depositing a check is as easy as taking a photo - just snap, click and deposit whenever, wherever, with the click of a button. With Mobile Deposit, you do not have to go out of your way. It is easy to use:



- Log in to First Ohio CFCU mobile app
- Select "Move Money" and "Deposit Check"
- Enter dollar amount and take a picture of the front and back of check
- Choose what account you want to deposit to

It is that simple, and all from the comfort of your home, office or wherever you are. To learn more, visit www.firstohiocfcu.org and click on the "Self Service" tab to find Mobile Deposit information.

* Standard message and data rates apply.

Need Some Extra Cash This Holiday Season?

Our Balance Transfer Promotion will save you money and help you through the holiday season.

With our fantastic rate of **3.99% APR***, you can pay off bills or transfer balances from high rate credit cards to your FOCFCU credit card. There are no fees to transfer balances, and this special rate is in effect until June 30, 2021. At that time, the rate reverts back to a low competitive rate.



Let us help you start the New Year off right with more cash in your pocket! If you do not already have a FOCFCU credit card, you can apply online today or call our loan department at (330) 494-8775.

*Annual Percentage Rate. Promotional Rate of 3.99% applies to all balance transfers and cash advances posted to a FOCFCU credit card from November 1 to December 31, 2020. The promotional 3.99 rate will be in effect until June 30, 2021. After that time, all credit card balances (including purchases, cash advances and balance transfers) will revert to the regular credit card rate.

THE BOARD OF DIRECTORS AND STAFF OF FIRST OHIO WISHES YOU AND YOUR FAMILY A VERY SAFE HOLIDAY SEASON!

Upcoming Holidays

Wednesday, November 11, 2020
Veterans' Day

Thursday, November 26, 2020
Thanksgiving Day

Thursday, December 24, 2020
Open 8:30am - 12:00pm
Christmas Eve Day

Friday, December 25, 2020
Christmas Day

Thursday, December 31, 2020
Open 8:30am - 12:00pm
New Year's Eve Day

Friday, January 1, 2021
New Year's Day

Save Some Bucks With Skip-A-Pay

Our **Winter Skip-A-Pay** is available for November and December 2020 loan payments*! Qualified members will receive a letter later this month. If you do not receive a letter, contact the credit union at (330) 494-8775 to check your eligibility.

*Home Equity and Credit Card loans are not eligible for skip a pay. \$30 fee per loan skipped. Not valid for October 2020 payments. Loans may not have more than one skip a pay done every twelve (12) months. Account must be in good standing to be eligible.

2020 Tax Forms

Your 1099-INT form will be included with your December Statement and not mailed in a separate envelope. Please make sure to look through ALL of the pages in your December Statement. 1098 Forms and 1099-R forms will be mailed separately, by January 31, 2021. Tax Information will also be available in It'sMe247 online banking.

VISA Gift Cards*
Make Perfect Gifts!
Purchase Yours Today!

\$3.95 Processing Fee

First Ohio's Privacy Policy

Our privacy policy is always available on our website at www.firstohiocfcu.org under the "Info Center."

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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!



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

