

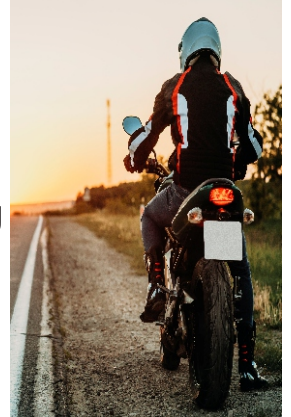
April 2022- Second Quarter

## FOUR WHEELS MOVE THE BODY; TWO WHEELS MOVE THE SOUL

Just picture it, a nice summer day, no clouds in the sky and the warm breeze on your face. Don't you want to enjoy this weather riding a motorcycle?

We can make that daydream into a reality. With a rate as low as **3.39% APR\*** for **motorcycles**, you can afford that bike you have been dreaming about! Apply online or call in and speak with one of our loan officers today, and get out on the open road as soon as the nice weather breaks!

\*Annual Percentage Rate. Sample payment for \$20,000 loan for 66 months at 3.39% APR would be approximately \$332.58. Sample payment does not include credit life & disability insurance, which is available at a minimal cost to the member. All rates subject to change without notice. Loan Rates are determined by individual credit history and term of loan. Existing loans not eligible for refinance.



### Annual Meeting Overview

A special thanks to all our members who attended our recent **Annual Meeting**, which was held on March 5, 2022 in the credit union lobby. Kim Lapinski, CEO, reviewed the highlights from 2021 which included the following:

- \* Total Assets: \$ 41,580,565.34
- \* New Loans: 335 @ \$ 6,725,923.46
- \* Total Members: 3,775



#### Board of Directors

Lester Schwallie - President  
Ann Nussbaum - Vice President  
James Hargrove - Secretary  
Kim Lapinski - Treasurer  
Scott Cobb  
Keith Harrison  
Scott Sutton

#### Supervisory Committee

Scott Sutton - Chairman  
George Becker  
Lisa Price-Kartler  
Jesse Pittman

### Upcoming Membership Audit

Our Board of Directors' Supervisory Committee will be conducting their bi-annual membership audit for accounts on file through June 30, 2022. Your July statement will include a special message verifying the audit is taking place. All inquiries or discrepancies with the audit should be directed to:  
Supervisory Committee - PO Box 371 - Uniontown, Ohio 44685.



### Your Home Has What You Need

Does your home need an overhaul? Is your son or daughter getting ready to head to college? Is this the year of a big wedding? If you answered "yes" to any of these questions, or have any big expenses coming up, we are here for you!

We pride ourselves on great service and low rates, and we want to help you pay for those expenses. We offer **Home Equity Loans** with fixed rates as low as 3.75% APR\* for 10 years or 4.00% APR\* for 15 years.

Call First Ohio at (330) 494-8775 and speak to a loan officer to see what loan is best for you, or to apply. You can also apply online at [www.firstohiocfcu.org](http://www.firstohiocfcu.org).



\*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.

### New Wheels New Adventures!



Vehicle Loans	Model Year	Term	APR* As Low As
Car and Truck	2013 & Newer	42 months	2.75%
Car and Truck	2013 & Newer	43-66 months	2.75%
Car and Truck	2013 & Newer	67-72 months	2.75%
Car and Truck	2013 & Newer	73-76 months	2.75%
Car and Truck	2010-2012	66 months	4.50%
Car and Truck	2009 & Older	54 months	5.25%

\*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 minimal cost to our members.



## TruStage® Auto & Home Insurance Program

You trust your credit union to make products and services available to help you do more with what you have. That's why we've joined with a dedicated team of insurance professionals to bring you the TruStage Auto & Home Insurance Program.

Working with carefully selected insurance companies, these programs can provide discounted rates designed for credit union members, online services, and 24/7 claims service.

If you haven't compared auto or home insurance rates lately, it's a great time to take a look. Your credit union membership could result in some nice savings.

Get your free quote today by calling 1-855-221-2148.

## DID YOU KNOW???



**Skip-A-Pay** is available two times a year. Look for information coming in June for our July and August Skip-A-Pay Program!

**Travel Club funds will be disbursed to your Regular Share account at close of business on June 1, 2022.**



Monday, May 30, 2022  
Memorial Day

Monday, June 20, 2022  
Juneteenth

Monday, July 4, 2022  
Independence Day

## Before You Travel...

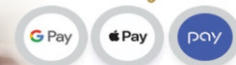
Please inform us if you will be traveling out of the state, or internationally, and plan to use your First Ohio Debit and/or Credit Card.

We need to know certain details, such as the time period you will be gone, where you will be heading, and a direct phone number to contact you, in case something is in question by our Fraud Department.



## Mobile Pay Available

Quick • Easy • Secure



Add your First Ohio Debit and Credit Cards to your **digital wallet!**

Using a digital wallet makes checkout faster and easier, with your card available at your fingertips. No more fumbling for the right card in your wallet!

Digital wallets also use tokenization. Your information is encoded and each transaction you make using your Debit or Credit Cards in your digital wallet creates a unique, one-time code, reducing security risks. When making a purchase, authorization can be required in the digital wallet's settings, requiring a unique passcode, TouchID or FaceID.

First Ohio Debit and Credit Cards are available in the Apple Pay, Google Pay and Samsung Pay digital wallets.

**First Ohio**  
Community Federal Credit Union  
[www.firstohiocfcu.org](http://www.firstohiocfcu.org)



## Open to the Stark County Public!

8200 Cleveland Avenue NW  
North Canton, Ohio 44720  
Phone: 330-494-8775  
Fax 330-494-7187



Follow us! @FirstOhioCFCU



## 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