

October 2022- Fourth Quarter

Balance Transfer Holiday Special



The holidays are a wonderful time of year spent with family and friends, attending holiday parties and spreading holiday cheer; but that extra cash can go fast.

We want you to be able to enjoy the holidays without the stress of money. That's why we are offering our **low rate balance transfer promotion**. Transfer high rate credit card balances to your current First Ohio Credit Card for a low rate of **3.99% APR***. Do you just need some spending money for the holidays? A Cash Advance has the same low rate! Bring your credit card in today to take advantage of this great deal!

If you do not have a First Ohio Credit Card, we also offer a great introductory rate for the first 12 months you have the card. Call the credit union for more details and to apply today!

*Annual Percentage Rate. Promotional rate of 3.99% applies to all balance transfers and cash advances posted to a First Ohio Credit Card from November 1, 2022 to December 31, 2022. The promotional 3.99% rate will be effective until June 30, 2023. After that time, all credit card balances (including purchases, cash advances and balance transfers) will revert to the regular credit card rate.



Need some extra cash this holiday? Take advantage of our **Holiday Skip-A-Pay**. Eligible members will receive a letter in the mail during the middle of October.

To take advantage of this offer, either return the letter you received in person or via mail, along with the \$30 processing fee* per loan skipped, and we will take care of the rest. Put a little extra cash in your pocket this holiday season with First Ohio's Holiday Skip-A-Pay.

*Members are eligible to skip one payment per 12 month period. Members who took advantage of our 2022 Summer Skip-A-Pay program are not eligible. Skip-A-Pay is not available on Credit Card and Home Equity loans. Payment of the \$30 fee will not be applied to principle, interest or other fees, which might be due on your loan. Any additional interest that accrues due to this deferred payment will be due and payable upon maturity. Taking advantage of this offer will extend the maturity date on your original contract. This offer is valid for the November 2022 and December 2022 payment only. Not valid for October 2022 payments. Coupon and fee are due at least 10 days before your payment is due.

Did You Know?



First Ohio has VISA® Gift Cards! Gift cards make perfect gifts and can be purchased in amounts between \$25 and \$1,000 and can be used at most locations where VISA® is accepted.

Make Your Holiday \$pending Easier

Do you need access to your payroll early to purchase that special gift? We can help you with **On Demand Posting**.

If you are receiving direct deposit, and your employer sends your deposit to the credit union before your actual pay day, we can post that deposit early. Here's how it works:

- * Verify your deposit is pending. You can see this in It'sMe247 home banking via our FREE mobile app, by clicking the three dots next to your deposit account and choosing "ACH Transactions". This is also available in the desktop version of It'sMe247 Home Banking or by calling the credit union.
- * Normally, you would need to verify you have money in your account to pay the early posting fee±. **For the month of December, we are offering this service FREE of charge, as a gift to our members!**
- * Authorize a staff member to post your deposit and we will take care of the rest! It is REALLY that easy! Once the funds are posted, they will be available to use for purchases and/or bills that you need to pay.

Take advantage today and make your holiday shopping experience a little easier!

± Normal Processing Fee of \$5.00 per deposit posted early. Early deposit authorization must be completed each time you want to post a direct deposit early. Money must be available in your account prior to making the deposit to pay the fee.

2022 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, 2023. Tax information will also be available in It'sMe247 online banking.

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 (Savings, Checking or Loans)

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.

Holiday Closings

Monday, October 10, 2022
Columbus Day

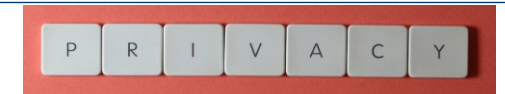
Friday, November 11, 2022
Veterans Day

Thursday, November 24, 2022
Thanksgiving Day

Monday, December 26, 2022
Christmas Day (Observed)

Monday, January 2, 2023
New Years Day (Observed)

*The credit union will be open
8:30am - 12:00pm on Christmas
and New Years Eve.*



First Ohio's 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.

Warm Up to Better Checking

Now is the time to warm up to a cozy checking that fits your lifestyle.

*The credit union offers three different types of checking accounts, so you can find one that works for you. We offer lots of **FREE** benefits with each type of account, like a Debit Card, Mobile App, Mobile Deposit, e-Statements, online banking and much more.*



Stop in today and open a checking account!

CHRISTMAS CLUB TRANSFERS

All Christmas Club funds were transferred to your Regular Share Savings Account on the evening of October 1, 2022.



If you do not have a Christmas Club Account, now is the time to start saving for Christmas 2023. You can make deposits anytime, and even set up direct deposit to distribute to this club account. Get a head start on your holiday savings for next year!



The Board of Directors and Staff of First Ohio wish you and yours a safe and Happy Holiday Season!

First Ohio
Community Federal Credit Union
www.firstohiocfcu.org



Follow us! @FirstOhioCFCU



Open to the Stark County Public!

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

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