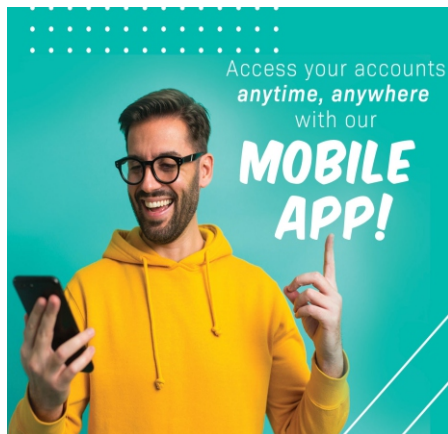


January 2023- First Quarter

Banking Made Easy with the First Ohio App



Everyone is busy. There is a lot to worry about in a day, and we don't want your banking to be one of those worries! With the **First Ohio FREE Mobile App**, you can bank wherever you go.



You can check balances, pay bills, transfer money and so much more! Our app will make the most of your time. With a quick login and easy navigation, you won't have to be in the dark about your money.

Looking for information on the credit union? Need a phone number, hours or our address? It is all right there with the tap of your finger.

Download our App from your Apple App or Google Play store today. Simply search for First Ohio Community FCU and download the app. Have financial freedom and banking at your fingertips, while at home or on the go!

Get Your Mitts on a Great Checking Account

There are many benefits to First Ohio Checking Accounts, including the choice of three different types of checking accounts, so you can find one that works with your lifestyle.

Our checking accounts offer lots of FREE stuff, such as a Debit Card, e-Statements, Bill Pay, Mobile Deposit, Mobile Banking and much more. Stop in today and open your checking account!



2022 Tax Forms

Members received their 1099-INT tax forms with their December 2022 statement. 1098 and 1099-R forms will be mailed out separately, by January 31, 2023. You can view this information on It'sMe247 under "Member Services", then go to "e-Statements" and then "Tax Statements".



Unlawful Internet Gambling

Members are prohibited from knowingly accepting payments in connection with the participation of another person in a bet or wager that involves the use of the internet and that is unlawful under any federal or state law also referred to as 'restricted transactions'.

Student Loans from First Ohio CFCU in Partnership with Sallie Mae®

Whether you are an undergraduate, career training or graduate student, get money for school from Sallie Mae®.

Sallie Mae® student loans are designed for the needs of all types of students.

- Competitive interest rates
- Multiple repayment options
- No origination fees; no prepayment penalty ¹

Learn which loan is right for you. Visit our website www.firstohiocfcu.org and click on "Loans" and "Private Student Loans" to see more about your options available from our partnership with Sallie Mae®.



Borrow responsibly. We encourage students and families to start with savings, grants, scholarships, and federal student loans to pay for college. Students and families should evaluate all anticipated monthly loan payments, and how much the student expects to earn in the future, before considering a private student loan. These loans are made by Sallie Mae Bank or a lender partner. First Ohio CFCU is not the creditor for these loans and is compensated by Sallie Mae for the referral of loan customers. Applications are subject to a requested minimum loan amount of \$1,000. Current credit and other eligibility criteria apply.

¹ Although we do not charge a penalty or fee if you prepay your loan, any prepayment will be applied as outlined in your promissory note—first to Unpaid Fees and costs, then to Unpaid Interest, and then to Current Principal. SALLIE MAE RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES, AND BENEFITS AT ANY TIME WITHOUT NOTICE. © 2022 Sallie Mae Bank. All rights reserved. Sallie Mae, the Sallie Mae logo, and other Sallie Mae names and logos are service marks or registered service marks of Sallie Mae Bank. All other names and logos used are the trademarks or service marks of their respective owners. SLM Corporation and its subsidiaries, including Sallie Mae Bank, are not sponsored by or agencies of the United States of America.

YOUR WINTER RIDE IS WAITING



Winter is here and you want to make sure you have a vehicle that is ready to take on another Ohio winter! Whether you want a truck or SUV, or something smaller, the credit union can help you get the financing you need.

We have great **Auto Loan rates** and a variety of terms to fit your budget. Our approval process is quick and simple and there are no application fees. Apply online at our website, www.firstohiocfcu.org, or contact our loan department to apply by phone today.

All rates subject to change without notice, due to market conditions. Loan rates are determined by individual credit history and term of loan. Credit life and disability insurance is available at a minimal cost to our members.

Holiday Closings

Monday, January 2, 2023
New Year's Day Observance

Monday, January 16, 2023
Martin Luther King Jr. Day

Monday, February 20, 2023
President's Day

Did You Know?



If you have a request for a large amount of cash, arrangements must be made at least a week in advance. You can either call or stop by the credit union to make this request.

Annual Meeting Scheduled

Join us for our **Annual Meeting** on **Saturday, March 4, 2023** at 10:00 am in the credit union lobby. You can hear about the credit union's accomplishments during the year and what is to come in 2023.

Anyone interested in becoming a board member can submit a written application to the credit union by February 28, 2023. Learn how volunteering can be rewarding!



Kids Accounts for Every Stage of Life

Kids benefit from learning about money at an early age. While most parents think personal finance should be taught in schools, the most effective way to teach kids financial responsibility starts at home.

First Ohio offers a **Cash Cow** account for all kids up to 12 years old. With our Cash Cow account, kids can learn the value of saving and watching their balance grow. Whether they received some birthday money from Grandma, or did some chores around the house, or even sold some of their things, depositing all or a portion of their money can teach them how to save for long term goals.

When they become teens, ages 13-17, their account will move to an iSave account. iSave offers a FREE checking account and all the benefits that come with a First Ohio checking. Your teen can learn about a budget, writing a check, using a debit card, mobile banking and remote deposit and can even set up direct deposit with their first job!

Whatever stage your kids are in, personal finance is important. Open an account for your kids today and let us help you teach your kids financial responsibility!



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