

Pay Day Can Come Early With On Demand Posting

Our **On Demand Posting** program gives you the ability to post your payroll deposit early! If your employer sends your deposit to the credit union, prior to your pay day, that deposit can be posted early, for a nominal fee*.

Start by verifying your deposit is pending by looking in It'sMe247 online or in our **FREE Mobile App**. Expand the information next to the account your deposit goes to and choose "ACH Transactions". Next, verify you have the money available to pay the fee. Finally, click "Post Now" and the funds will be deposited to your account. It is that simple!

*Fee of \$5.00 per deposit posted early. Early deposit fee is applicable for each deposit you wish to post early. Fee must be available in your account prior to posting deposit.



Summer Skip-A-Pay
is Coming!

Letters with more
information will be sent
out in June 2023!



Travel Club Funds will be disbursed to your
Regular Share Account at the close of
business on **June 1, 2023**.

Holiday
Closings

Monday, May 29, 2023
Memorial Day

Monday, June 19, 2023
Juneteenth

Tuesday, July 4, 2023
Independence Day



Protect Your Accounts With These Helpful Tips

Fraud and scams are very common place in the world today. Here are some great tips to protect your accounts. If you ever question a phone call or an email that you think is from the credit union, hang up or delete the email and contact us directly at 330-494-8775.

- * **Be wary of emails.** Do **NOT** respond to emails that ask for financial information of any kind, which includes your debit or credit card numbers. Do **NOT** click on links in emails that you are not expecting. They often lead you to fake sites and allow malware to install on your computer.
- * **Be careful** when using public WiFi to access financial accounts. Be sure there are still password requirements needed to access it.
- * **Update your technology.** Make sure you have the latest version of antivirus software, operating systems or patches, installed as they are available.
- * **Monitor** your financial institution accounts closely to identify fraud quickly.
- * **Utilize strong passwords**, do **NOT** use the same password for multiple sites, and do **NOT** put information on social media or elsewhere that makes your passwords easy to guess or makes you an easy target.
- * **Screen your phone calls.** Your financial institution will always leave a message if they can not get a hold of you, and they will **NEVER** ask you for your financial information.
- * **NEVER** allow someone access to your computer. Many times the scammers are able to log into your home banking software and move money in your account, and then try to trick you into sending them the money.





Spruce Up Your Home...

With a **Home Equity Loan** from First Ohio. We make it easy to do that kitchen renovation, add that dream patio, enjoy your new pool or any other projects you want to complete.

We offer different rates and terms to fit your budget. Contact our Loan Department at (330) 494-8775 today to apply!

Loan rates are determined by individual credit history & 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 deduction. Properties can not be financed beyond 80% LTV.

Did You Know?

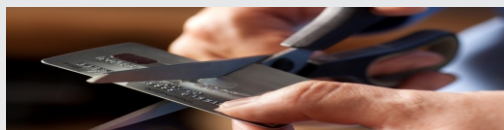
If you have a request for a large amount of cash, arrangements must be made at least a week in advance. You can either call or stop by the credit union to make this request.



Our FREE Mobile App Gives You Control



SNIP AWAY THOSE HIGH RATES



High interest rate credit cards shouldn't keep you from reducing your overall debt. We offer a low rate credit card to help you snip those high rates away!

Open a new **MasterCard™ Credit Card** and enjoy a **low introductory rate of 3.99% APR*** for the first 12 months you have the card. After the 12 months, the rate reverts to our still **LOW** rate of 9.90% APR*.

Apply online at www.firstohiocfcu.org or contact our Loan Department to apply today and start saving on those high rates!

*Annual Percentage Rate. Introductory rate of 3.99% applies to all purchases, balance transfers and cash advances posted to a FOCFCU credit card for twelve months from activation in 2023. After that time, all credit card balances (including purchases, cash advances and balance transfers) will revert to the regular credit card rate. Current FOCFCU credit card holders are not eligible.

Annual Meeting Overview

A special **"Thank You"** to all of our members who attended our Annual Meeting, which was held on March 4, 2023. Kim Lapinski, CEO, reviewed highlights of 2022 which included the following items:

Total Assests: \$43,424,695.88

Loans: 613 @ \$17,271,940.97

Total Members: 3,844

Please join us in also **"thanking"** our Board of Directors for their dedication to the Credit Union!

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 - Chairperson
Jesse Pittman
Lisa Price-Kartler



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 - 5:00 pm |
| Friday | 8:30 am - 5:30 pm |
| Saturday | 8:30 am - 12:00 pm |