

July 2023- Third Quarter

## A Home Equity Loan is the Right Tool for the Job!

A Home Equity Loan from First Ohio can help you get started on the smallest or biggest projects, from remodeling the bathroom, to updating that kitchen or adding that backyard pool. With our low-rate loans starting at **5.25% APR\***, you will find that getting started on that project is the easiest and quickest part of the entire job.

Give our loan department a call at (330) 494-8775 or visit us online at [www.firstohiocfcu.org](http://www.firstohiocfcu.org) to apply today! With the right tools, every dream project can become a real possibility.



Annual Percentage Rate. Sample payment for \$50,000 loan for 10 years at 5.25% APR would be approximately \$536.64. Sample payment for \$50,000 loan for 15 years at 6.00% APR would be approximately \$422.13. 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 tax deductions. Properties can not be financed beyond 80% LTV.



Eligible members can **skip their July or August 2023 loan payments!** Letters were sent to eligible accounts in June. If you didn't receive a letter and want to check your eligibility, contact the credit union.

Relax and enjoy your summer and take a vacation from your loan payments with Skip a Pay!

\*Payment of the \$30 fee will not be applied to the principle, interest or their fees, which might be due on your loan. Any additional interest that accrues due to this deferred regular payment will be due and payable upon maturity. Taking advantage of this offer will extend the maturity date on your original loan contract. This offer is valid only for the July or August 2023 payment on installments loans. Coupons must be at the credit union 10 days before loan payment date. Skip-A-Payment cannot be used on a First Ohio Home Equity Loan and/or a First Ohio Credit Card Loan. Not valid for payments due in June 2023.

## Beware of Plastic Card Fraud

Credit and debit cards make purchasing easier, whether you are in the store, at a gas pump or purchasing online. However, that also results in increased plastic card fraud. Here are some tips to help you keep your card safe.

- \* **Be careful** clicking on ads for items that are FREE, and you "just have to pay the shipping". Many times these ads are a ploy to get you to sign up for a subscription to something or to obtain your card information for fraud purchases. Always read the fine print, and if it sounds too good to be true, it probably is.
- \* **Sign up for Plastic Card Alerts** - The credit union offers two ways to receive card alerts. You can sign up for alerts within the First Ohio FREE Mobile App and/or with our MobiMoney App. Both will send you an alert each time a purchase is authorized on your account. You can turn your card(s) On/Off anytime, and even set spending rules to help reduce fraudulent transactions.
- \* **Be vigilant** in where you use your cards. ATMs and gas pumps are particularly susceptible to skimming devices. These are used by scammers to capture the data on your card, as well as your PIN, which can be used to make fraudulent charges elsewhere. It is a good idea to examine the card reader first.
- \* **Provide your cell phone number** to the credit union. Our fraud department will use that number to contact you via call or text whenever there is a charge in question. If you receive one of these calls or messages, and you are unsure of the validity of the message, or how you should answer, contact the credit union for further assistance. We will be happy to research the transaction for you.



## WE HAVE SUMMER FUN COVERED



Summer is meant for enjoying life! Whether you take an **RV** across the country or an **ATV** through the wilderness, we have a loan for you.

Would you rather be on the water? How about getting that **boat** you have always dreamed about? Now is the time to finally make your move!

Our rates on boats and recreational vehicles are cool and the temperatures are hot! To see our rates and to apply, visit [www.firstohiocfcu.org](http://www.firstohiocfcu.org) or call our loan department at (330) 494-8775!

## Dormant Accounts

In order to keep your account active with the credit union, and avoid dormant fees, please perform a monetary transaction once every 12 months.



## Upcoming Holidays

Monday, September 4, 2023  
Labor Day

Monday, October 9, 2023  
Columbus Day

## Low Introductory Credit Card Rate

Looking to consolidate your debt or trying to build credit? Look no further and come to First Ohio and apply for our **MasterCard™ Credit Card**!

If you are approved for a First Ohio MasterCard™ credit card, you can take advantage of a great introductory rate of **3.99% APR\*** for the first 12 months! The rate applies to both purchases and cash advances. Fetch your happiness again! Applying is quick and easy! Visit our website, [www.firstohiocfcu.org](http://www.firstohiocfcu.org) and apply online, or call our loan department at (330) 494-8775.

\*Annual Percentage Rate. Introductory Rate of 3.99% APR applies to all purchases, balance transfers and cash advances posted to a First Ohio MasterCard for twelve months from activation date 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 First Ohio MasterCard cardholders are not eligible.

## Savings Accounts That Fit Your Needs



## Open the Door to a Great Mortgage

Looking for a mortgage with a competitive rate and an efficient application process? You have come to the right place! Open the door to a great **Mortgage** with First Ohio's First Mortgage Solution! Taking advantage our partnership with Wescom Credit Union, offers you a variety of options to make your home your own.

Everyone is different and at a different stage in life. With this mortgage program, you will be able to make a smart choice that will suit you well for years to come. Visit our website, [www.firstohiocfcu.org](http://www.firstohiocfcu.org) and click on "Loans" and "First Mortgages". You will find a wealth of information to help you make the best decision for what works for you.

### Great benefits to our mortgage partnership:

- \* Information to help you make a knowledgeable decision
- \* Competitive Rates
- \* Calculators to help you decide what amount fits your budget
- \* Rate Tracker - get alerts with up-to-date rates
- \* Streamlined application process



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