

October 2023 - Fourth Quarter

## \$ ACCESS YOUR PAYCHECK EARLY \$

We can help you with **On Demand ACH 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, for a nominal fee ±. Here's how it works:

\*Verify your deposit is pending. You can see this in It'sMe247 Home Banking via our FREE mobile app, under "My Accounts" and "ACH Transactions". This is also available in the desktop version of It'sMe247 Home Banking, or by calling the credit union.

\*Verify you have the nominal fee± amount in your account for each item you want to post early, prior to the deposit being made. **For the month of December 2023, we will be offering this service FREE OF CHARGE, as a gift to our membership!**

\*Post your deposit by selecting "Post Now" in Home Banking, or call and 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.

± 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 posting the deposit, to pay the fee.



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

Relax and enjoy your holidays and take a break 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 November or December 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 October 2023.



## Do You Know How to Spot a Scam?

Scammers are becoming more sophisticated in the way they approach their victims and new scams are popping up every day. Do you know how easy it is to fall victim to them? Here are a few trending scams to beware of.

### Auto Refinance Scams

Scam "refinancers" promise to get lower payments on your auto loan, but insist you pay them first. They tell you not to make payments while they negotiate with your current lender, but never actually talk to anyone, and all the while they pocket your money. You generally do not know anything is wrong until you start getting notices that payments are late or that a repossession has been ordered by the lender. Scammers can be very convincing - promising you money-back guarantees and even displaying "satisfied" customer testimonials on their sites to convince you of their worthiness. If it seems too good to be true, it probably is.

### Venmo, Cash App and Zelle Scams

Scammers often pretend to be a loved one who is in trouble and needs to get money immediately. They may also claim you won a prize or sweepstakes, but they need you to pay the fees to collect it. Some even pose as your credit union or bank and tell you there is a problem with your account, and to protect your money, you need to follow their explicit instructions to transfer your money into a new account in your name. However, that new account is actually the scammer's account. The credit union will **NEVER** send messages like this to members. If you receive these types of messages, contact the credit union so that we can help you take steps to protect your identity and money.

### Wires Transfer Scams

Scammers love to target victims online. They prey on emotions and tell you all the "right things" to earn trust, then ask you to wire money right away for an emergency or to cover travel expenses to meet you. Perhaps they find you selling something online. They will "accidentally" overpay you and then suggest you wire the excess back to them. Since wires are like sending cash, once the funds are sent, they will likely never be recovered. **NEVER** wire money to anyone you do not know personally, someone who pressures you to wire immediately, or says that wiring is the only way you can pay. They will instruct you on how to answer if the credit union asks about the nature of the wire. Credit union staff is trained to spot these scams and we will **ALWAYS** ask you several questions about your wire transaction, not to be intrusive, but to make sure your money is safe and secure.

## Low Rates Can Make Your Holiday Nice!

Our **Credit Card Cash Advance Promotion** will save you money and help you through the holiday season!

With our fantastic promotional rate of **3.99% APR\***, you can pay off bills, transfer balances from high rate credit cards to the credit union, or make sure you have a little extra cash for those last minute gifts.

The promotional rate applies to all cash advance transactions that are processed from November 1, 2023 to December 31, 2023 and this low 3.99% APR will be effective until June 30, 2024. After that, your rate will revert to our already low rate of 9.90% APR.

However you decide to take advantage of this great promotion, we are here to help you have that extra cash you need to mark off all those "nice" people on your list this holiday season!

\*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, 2023 through December 31, 2023. The promotional 3.99% rate will be in effect until June 30, 2024. After that time, all credit card balances (including purchases, cash advances, and balance transfers) will revert to the regular credit card rate.

## All Things Mobile

### FREE MOBILE APP

It's all about that **Mobile App**! You can download our FREE app from the Apple App Store or Google Play. Our app offers you the ability to bank on your time. Security features include Touch ID / Face Recognition, PIN and password options! You will like the sleek look and feel of our app, as well as how user friendly it is!



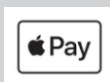
### MANAGE YOUR CARDS

While you are in the app, you can set up your Debit and/or Credit card to **manage them via our app**. You can turn on transaction alerts for each time your card(s) is used, and even lock and unlock your card(s). Check out this cool feature under "More" and then "Manage My Cards".



### DIGITAL WALLET FEATURES

Now you can use your wallet, without the wallet. We are pleased to offer the use of **Apple Pay, Google Pay or Samsung Pay**, wherever it is accepted. Eliminate the need to swipe or insert your card. This contactless payment technology offers you ease of use with unique security features already built into your phone. Activate your debit and/or credit in your digital wallet and start using this great feature!



## Join the Club

Christmas Club funds were transferred at the end of business on October 1, 2023. Now is a great time to start a new club and save money all year for Christmas 2024.

## Happy Holidays

### Upcoming Holidays

Saturday, November 11, 2023  
Veterans Day

Thursday, November 23, 2023  
Thanksgiving Day

Monday, December 25, 2023  
Christmas Day

Monday, January 1, 2024  
New Year's Day

Our Privacy Policy is always available on our website at [www.firstohiocfcu.org](http://www.firstohiocfcu.org) under the "Info Center".

Please contact the credit union if you would like a paper copy of our Privacy Policy.



## 2023 Tax Forms

Your 1099-INT form will be included with your December 2023 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, 2024. Tax Information will also be available in It'sMe247 online banking.

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