

January 2024 - First Quarter

## Checking Accounts Make it Easy to Manage Your Finances

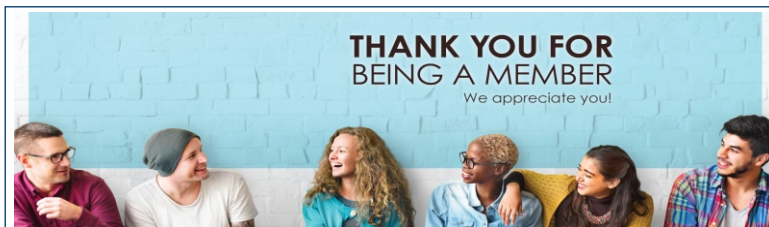
Your personal **checking account** is the hub of your financial life. Whether you write checks, use a debit card at the gas station or pay bills online, your checking account is where it all happens. At First Ohio CFCU, we believe personal checking should be just that—personalized to fit your needs.

Do you want all the ease without any of the fees? Our **FREE Simply Checking** is the way to go. With FREE features like a debit card, bill pay, e-Statements, online banking, mobile banking, mobile deposit, mobile wallet, we have all your needs covered. This checking account offers flexibility with NO minimum balance requirement.

Want to earn money on your checking account funds? Open a **Modern or Plus Checking Account**. They both have all the benefits of our Simply Checking, but you will earn dividends as well. Both of these checking accounts do require a minimum balance to avoid a monthly fee. Visit our website, [www.firstohiocfcu.org](http://www.firstohiocfcu.org) for more information on all of our great checking accounts!



**It's not too late to start saving for Christmas 2024**  
**Open a Christmas Club account today!**



## The New Year is a Great Time to Check Up On Your Credit

Did you make a financially-focused New Year's Resolution? It's a good idea to include a credit check-up as part of it. Lots of sites promise credit reports for free. **Annualcreditreport.com** is the only official site explicitly directed by Federal law to provide them.

### Why Should I Do a Check-Up?

- \* Credit reports may affect your mortgage rates, credit card approvals, apartment requests, or even your job application.
- \* Suspicious activity or accounts you do not recognize can be signs of identity theft. Reviewing your credit reports can help catch problems early.
- \* People with good credit should check their credit reports too. Regular checks ensure the information stays accurate. Be sure that sure good credit will be ready when you need it.

If you find information that you believe does not belong to you or is not correct, contact the business that issued the account or the credit reporting company that issued the report to initiate a dispute.

## MVP Rewards Program

The MVP Reward Program is a way to reward our members for using the credit union for all of their financial needs. We want to “cheer” you on to score points and receive rewards on the many services we offer. The more services you use, the more benefits you will receive. Accounts are scored on the last day of the month and rewards are computed for the following month. (You must qualify for services) You could achieve that Home Run Status and earn all the rewards!



For more information on the MVP Rewards Program, visit [www.firstohiocfcu.org/tiered-services-rewards](http://www.firstohiocfcu.org/tiered-services-rewards). You can see what kind of rewards are available and find out what services earn you points. MVP Rewards is just another way First Ohio rewards member for their loyalty!

## Holiday Closings

Monday, January 1, 2024  
New Year's Day Observance

Monday, January 15, 2024  
Martin Luther King Jr. Day

Monday, February 19, 2024  
President's Day

## Did You Know?

Your 2023 Tax Form 1099-INT was included with your December 2023 Statement. All other tax forms will be mailed by January 31, 2024.



## Annual Meeting and Board Election

All members are invited to attend the 87th Annual Meeting of First Ohio Community Federal Credit Union to be held on **Saturday, March 2, 2024** in the lobby of the credit union. The meeting will start at 10:00am. It will include our 2023 financial results and highlight accomplishments from the year. An election for the Board of Directors will also be held.

Our Board of Directors represent thousands of members to ensure the Credit Union is providing products and services to meet our members' expectations and needs. Board Members help the Credit Union develop long-range strategic plans, while overseeing the financial performance of the Credit Union. Anyone interested in becoming a member of the Board of Directors may submit a **written application** to the credit union by **February 29, 2024**.



CHECK OUT OUR  
**LOW RATES**  
ON CREDIT CARDS!



## Unlawful Internet Gambling

Members are prohibited from transacting unlawful internet gambling activities through their accounts. Unlawful internet gambling means place, receive, or otherwise knowingly transmit a bet or wager by any means which involves the use, at least in part, of the internet, where such bet or wager is unlawful under any applicable Federal or State law. These are also referred to as “restricted transactions”.

## Mobile Pay

Quick • Easy • Secure



**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