

July 2024- 3rd Quarter



Breeze Through your Summer Days with Skip-A-Pay!

If you are ready for that vacation in more ways than one, consider taking a break from your loan payment(s) this summer. By using our Summer Skip-A-Pay, you can skip past your payment(s) and save some extra cash in your wallet.

For a small processing fee*, eligible members can skip either their July or August 2024 payment(s). Letters of eligibility were mailed in June. If you did not receive your letter, or want to confirm if you qualify, please call us at (330) 494-8775.

*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 2024 or August 2024 payment on installment 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 2024.

You Can Own Your Own Home With Our Mortgage Partner

Buying your first home is an exciting milestone. Purchasing the home of your dreams for your family to grow into is a big decision. Financing your retirement home takes a lot of consideration. You need a mortgage company you can trust. First Ohio is here to help make all of these life situations easier. We have partnered with Wescom Credit Union to offer you a solution for all of your **First Mortgage** needs.



As our partner, Wescom CU can help find the perfect fit for you, and make the home buying process smooth, with the same exceptional and personal service you expect from your credit union! If you are looking to refinance, they can help with that also. Visit our website, www.firstohiocfcu.org and look for "Loans" and then "First Mortgages" for more information on these loans, or you can apply online. Make all of your dreams of owning your perfect home come true!



The Right Auto Loan For You

Are you ready to be in the driver's seat of your new ride? Let us put you there! Our **Auto Loans** have **LOW** rates and are hassle free! Apply today at www.firstohiocfcu.org or call our loan department at (330) 494-8775!

All rates subject to change without notice. Loan rates are determined by individual credit history and term of loan. Credit life & disability insurance available, at a minimal cost to the member.

Dormant Accounts

Please remember to keep your account with the credit union active. Make a deposit or a withdrawal once every 12 months, in order to avoid dormant fees on your account.

Important Reminder

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



**CHRISTMAS CLUB FUNDS
WILL BE DISBURSED TO YOUR
REGULAR SHARE ACCOUNT
ON THE EVENING OF
OCTOBER 1, 2024**



Upcoming Holidays

Monday,
September 2, 2024
Labor Day

Monday,
October 14, 2024
Columbus Day

 **CARD SUITE LITE**

Manage Cards With Card Suite Lite

Purchase Alerts, Card Freeze,
Spend Limits, Controls, More+

**Register Your
Card(s) Today!**



Get The Scoop on All Things Savings

From regular savings accounts to share certificates, IRAs and beyond, we appreciate it can be tricky to keep all of the different saving account options straight. Here are some of the most common types of savings accounts.

Regular Savings Account: This is the most basic type of savings account offered. It allows you to deposit and withdraw funds, as desired, while earning some dividends on your balance. Balance requirements are low and rates are usually lower.

Money Market Savings: This account offers a unique mix of higher tiered rates. Account holders earn higher dividends for carrying a higher balance. The more you save, the more you earn.

Club Accounts: These accounts provide a designated savings account to save for vacation (Travel Club) or holiday gifts (Christmas Club) and have set payout dates.

Share Certificates: Share Certificates are accounts where you agree to keep your money deposited for a specified period in exchange for a fixed interest rate. The interest rates offered are usually higher than regular savings accounts and do not fluctuate during your term, making them a great option if you have funds you can set aside for a longer period.

Individual Retirement Accounts (IRAs): IRAs are long-term savings accounts specifically designed for retirement savings. They offer tax advantages and special benefits which are unique to the two primary types of accounts—Traditional IRAs and Roth IRAs. IRA contributions are subject to annual limits and can be penalized for early withdrawals.

It's important to consider your goals and needs when selecting your savings solution. Let us help you find the savings account that fits your goals!

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