

October 2024- Fourth Quarter



Need some extra cash this holiday? Take advantage of our **Winter Skip-A-Pay**. Eligible members will receive a letter in the mail during the middle of October.

To take advantage of this offer, either return the letter you received in person or via mail, along with the \$30 processing fee\* per loan skipped, and we will take care of the rest. Put a little extra cash in your pocket this holiday season with First Ohio's Winter Skip-A-Pay.

\*Members are eligible to skip one payment per 12 month period. Members who took advantage of our 2024 Summer Skip-A-Pay program are not eligible. Skip-A-Pay is not available on Credit Card and Home Equity loans. Payment of the \$30 fee will not be applied to principle, interest or other fees, which might be due on your loan. Any additional interest that accrues due to this deferred payment will be due and payable upon maturity. Taking advantage of this offer will extend the maturity date on your original contract. This offer is valid for the November 2024 and December 2024 payment only. Not valid for October 2024 payments. Coupon and fee are due at least 10 days before your payment is due.

## Po\$t Your Paycheck Early

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 ± with **On Demand ACH Posting**. Here's how it works:

\* Verify your deposit is pending. You can see this in *It'sMe247 Home Banking* via our *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 2024, 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 bills you need to pay.



± Fee of \$5.00 per deposit posted early. Early deposit authorization must be completed each item you want to post a direct deposit early. Money must be available in your account, prior to posting the deposit, to pay the fee.

## Download Our Mobile App

Stress free banking so you can enjoy the little things in life!



## Balance Transfer Holiday Special

The holidays are a wonderful time of year spent with family and friends, attending holiday parties and spreading holiday cheer; but that extra cash can go fast.

We want you to be able to enjoy the holidays without the stress of money. That's why we are offering our **low rate balance transfer promotion**. Transfer high rate credit card balances to your current First Ohio Credit Card for a low rate of **3.99% APR\***. Do you just need some spending money for the holidays? A Cash Advance has the same low rate! Bring your credit card in today to take advantage of this great deal!

If you do not have a First Ohio Credit Card, we also offer a great introductory rate for the first 12 months you have the card. Call the credit union for more details and to apply today!

\*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, 2024 to December 31, 2024. The promotional 3.99% rate will be effective until June 30, 2025. After that time, all credit card balances (including purchases, cash advances and balance transfers) will revert to the regular credit card rate.

## Managing Your Money Should be Easy!

Deposit checks on the go  
with mobile deposit capture



## Home for the Holidays

Is your home ready for the holidays? Need to do some sprucing up before you host those holiday parties? First Ohio can help! Our **Home Equity Loans** offer low rates and flexible terms of 10 or 15 years, depending on your needs.

The application and approval process are convenient and simple, and there is little out-of-pocket cost to you. Why put off those holiday dreams, when we can help you make it a reality? Make that toast to the New Year in your newly renovated home! Apply online at [www.firstohiocfcu.org](http://www.firstohiocfcu.org), or call (330) 494-8775 and speak with our loan department today!



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 any tax deductions.

## Holiday Closings

**Monday, October 14, 2024**  
Columbus Day

**Monday, November 11, 2024**  
Veterans Day

**Thursday, November 28, 2024**  
Thanksgiving Day

**Wednesday, December 25, 2024**  
Christmas Day

**Wednesday, January 1, 2025**  
New Years Day

The credit union will be open  
8:30am - 12:00pm on Christmas  
and New Years Eve.

Our Privacy Policy is located on our website under the "Info Center" tab. If you would like a copy mailed to you, please call us at (330) 494-8775.



## 2024 Tax Forms

Your 1099-INT Form will be included with your December 2024 Statement and will not be mailed in a separate envelope. Please make sure to look through ALL of the pages in your December Statement. 1098 Mortgage Forms and 1099-R IRA Forms will be mailed to you separately, by January 31, 2025. Tax information will also be available in It'sMe247 online banking.



The Board and Staff wish you  
a safe and joyful holiday season!

## Auto Loans for Your Auto Needs



Year	Term in Months	APR* as Low as	Estimated Monthly Payment Per \$1,000
2015 and Newer	42	6.05%	\$26.49
2015 and Newer	66	6.50%	\$18.07
2015 and Newer	72	6.70%	\$16.92
2015 and Newer	76	6.90%	\$16.29
2012 - 2014	66	7.75%	\$18.67
2011 and Older	54	8.50%	\$22.36

\*Annual Percentage Rate. Loan Rates are determined by individual credit history and term of loan. Rates are subject to change without notice due to market conditions. Credit Life and Disability Insurance is available at minimal cost to our members.



## Did You Know?

First Ohio has VISA® Gift Cards! Gift cards make perfect gifts and can be purchased in amounts between \$25 and \$1,000 and can be used at most locations where VISA® is accepted.

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



NMLS  
#479208



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