

January 2025- First Quarter

LOVE THE RIDE
LOVE THE RATE



**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.*

Year	Term in Months	APR as low as	Estimated Monthly Payment per \$1,000
2015 or newer	42	4.95%	\$25.99
2015 or newer	66	5.50%	\$17.62
2015 or newer	72	5.75%	\$16.46
2015 or newer	76	5.90%	\$15.81
2012 - 2014	66	6.75%	\$18.18
2011 or older	54	7.50%	\$21.88

2024 Tax Forms

Members received their 1099-INT tax forms with their December 2024 statement. 1098 and 1099-R forms will be mailed out separately, by January 31, 2025. You can view this information on It'sMe247 under "Member Services", then go to "e-Statements" and then "Tax Statements".



Unlawful Internet Gambling

Members are prohibited from knowingly accepting payments in connection with the participation of another person in a bet or wager that involves the use of the internet and that is unlawful under any federal or state law also referred to as 'restricted transactions'.

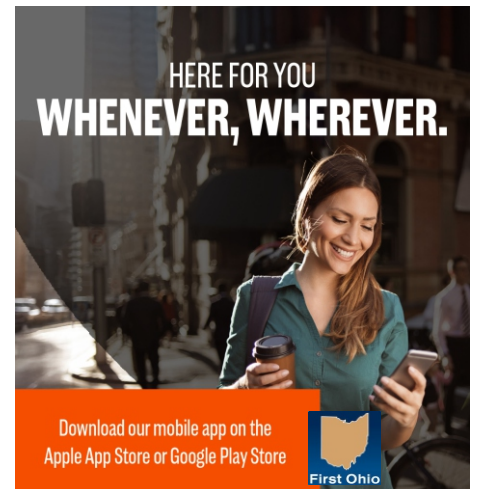
Banking Made Easy with the First Ohio App

Everyone is busy. There is a lot to worry about in a day, and we don't want your banking to be one of those worries! With the **First Ohio FREE Mobile App**, you can bank wherever you go.

You can check balances, pay bills, transfer money and so much more! Our app will make the most of your time. With a quick login and easy navigation, you won't have to be in the dark about your money.

Looking for information on the credit union? Need a phone number, hours or our address? It is all right there with the tap of your finger.

Download our App from your Apple App or Google Play store today. Simply search for First Ohio Community FCU and download the app. Have financial freedom and banking at your fingertips, while at home or on the go!



Holiday Closings

Wednesday, January 1, 2025
New Year's Day Observance

Monday, January 20, 2025
Martin Luther King Jr. Day

Monday, February 17, 2025
President's Day



Remotely Control Your Cards!

Take control of your card with your smart phone! With our Mobile App and Card Lite Suite, you can control many things like,

- * Set Purchase Alerts
- * Place Card Freezes
- * Set Spending Limits
- * Set Locations

And More! Register your card(s) today and help manage your card and combat fraud.

Did You Know?

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



FOCUS

on what's important to you!
let us focus on the finances



Help Prevent Identity Fraud

It is a good idea to review your credit report annually, to ensure that all of the information on your report is accurate. This helps you to prevent identity theft and fraud. You can check your report at WWW.ANUALCREDITREPORT.COM for free once each year.

SWIPE, SPEND, SAVE AND SMILE!

Open a Credit Card that offers a LOW introductory rate of **3.99% APR*** for the first 12 months after activation on all transactions.

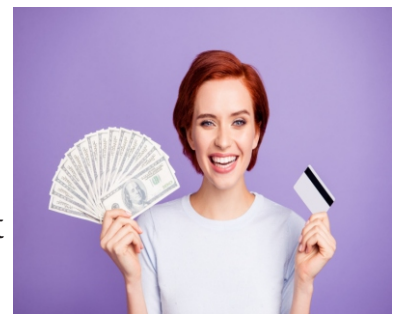
- * Works with Apple Pay, Google Pay and Samsung Pay wherever it is accepted
- * View activity, statements and get transaction alerts through our FREE First Ohio CFCU Mobile App
- * Get additional alerts on transactions with our FREE Card Lite Suite App, including denials, to help detect fraud transactions faster

Join us for our **Annual Meeting** on **Saturday, March 1, 2025** at 10:00 am in the credit union lobby. You can hear about the credit union's accomplishments during the year and what is to come in 2025.



Anyone interested in becoming a board member can submit a written application to the credit union by February 28, 2025. Learn how volunteering can be rewarding!

Now is a great time to buy something new for the New Year or simply start out saving money by paying off those old high rate cards! However you want to save, we can help!



*Annual Percentage Rate. Introductory Rate of 3.99% APR applies to all purchases, cash advances and balance transfers posted to a First Ohio credit card in the first 12 months following the activation in 2025. After that time, all credit card balances will revert to the regular low rate. Current First Ohio credit card holders are not eligible.

First Ohio
Community Federal Credit Union
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