



April 2025 - Second Quarter

Annual Meeting Overview

“Thank You” to all of our members who attended our **Annual Meeting**, which was held on March 1, 2025. Kim Lapinski, CEO, reviewed the highlights of 2024, which included the following items:

Total Assets: \$41,797,051.72

Loans: 217 @ \$4,316,679.59

Total Members: 3,473

Please join us in also thanking our Board of Directors for their dedication to the credit union!



Board of Directors

Lester Schwallie - President	Scott Cobb
Ann Nussbaum - Vice President	Lisa Price-Kartler
James Hargrove - Secretary	Scott Sutton
Kim Lapinski - Treasurer	

Supervisory Committee

Lisa Price-Kartler	Sandra Michaels
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Spruce Up Your Home

We can help with a **Home Equity Loan**. We make it easy to do that kitchen renovation, add that dream patio, or enjoy your new pool or any other projects you want to complete!

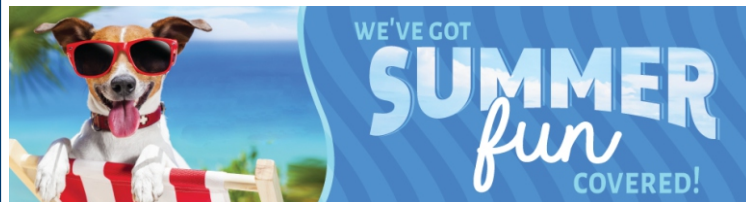
6.50% APR*
for up to 10 Years

7.50% APR*
for up to 15 Years



*Annual Percentage Rate. Sample payment for \$25,000 loan for 10 years at 6.50% APR would be approximately \$283.85. Sample payment for \$25,000 loan for 15 years at 7.50% APR would be approximately \$231.75. Sample payment does not include credit life & disability insurance, which is available at a minimal cost to the member. Loan rates are determined by individual credit history & 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. Properties cannot be financed beyond 80% LTV.

Summer Skip A Pay is Coming!



CHECK OUT OUR CHECKING ACCOUNTS!

We offer several different checking accounts for you to choose from, based on your banking needs.

Simply Checking - This checking account features NO Minimum Balance Requirement and NO Monthly Fees. Dividends are not earned on this checking account.

Modern Checking - Maintaining at least \$250.00 daily in this account earns you dividends quarterly. Small fee applied monthly for dropping below the minimum balance requirement.

Plus Checking - Maintaining at least \$1500.00 daily in this account earns you the highest dividend of our checking account, paid monthly. Small fee applied monthly for dropping below the minimum balance requirement.

All First Ohio Checking Accounts have additional benefits of:

- FREE Debit Card with a FREE card control App!
- FREE First Ohio Mobile App with Mobile Deposit!
- FREE Online Banking and FREE Bill Pay and FREE e-Statements!
- No Minimum Transaction Requirements!

If you don't have a checking account, stop in the credit union and open one today!





Holiday Closings
 Monday, May 26, 2025
 Memorial Day

Thursday, June 19, 2025
 Juneteenth

Friday, July 4, 2025
 Independence Day



If you are shopping for a new set of wheels, your first stop should be the credit union. While many people start at the dealer's lot, we want you to know that getting an **Auto Loan** with your credit union is a completely different experience. Why? We exist to serve your best interest.

At the credit union you will be dealing with people who know who you are, and that can help you find a loan that fits your budget. Our low rates make that new car affordable and the process of applying for an Auto Loan is simple, quick, and easy. You can apply online by visiting www.firstohiocfcu.org or you can call (330)494-8775 and apply with one of our loan officers. We want to help you get out and start enjoying your new ride today!

Loan rates based on individual credit score and are subject to change without notice due to market conditions. Credit life & disability insurance is available at a minimal cost to the member.

Dormant Account Notice
*It is important to keep your account active with the credit union. We would like to remind you to please make a deposit to, or withdrawal from your account at least **once every twelve months** to avoid dormant fees.*

Download our mobile app on the Apple App Store or Google Play Store



TRAVEL CLUB FUNDS WILL BE DISBURSED TO YOUR REGULAR SAVINGS ACCOUNTS AT CLOSE OF BUSINESS MONDAY, JUNE 2, 2025.

DID YOU KNOW?
 If you are traveling, it is important to let the credit union know, so we can set travel dates on your debit/credit card. This will help make sure there is not an interruption to your card while you are gone.

FINANCING FIT FOR CRUISIN'
 Whether you're an avid biker or looking for your first two-wheeled commuter, we can help you with affordable **Motorcycle Loan** options. Purchase a new or used motorcycle from a dealer or refinance and save on one you may already own.

With low rates, simple terms and flexible payment options, your ride full of fun is right around the corner! We are offering rates as low as **6.55% APR*** for up to 66 months.

To apply visit our website at www.firstohiocfcu.org or call our friendly loan officers at (330) 494-8775. Get out and enjoy the scenery and feel the warm breeze with financing from First Ohio!

*Annual Percentage Rate. Sample payment for \$20,000 loan for 66 months at 6.55% APR would be approximately \$361.65. Sample payment does not include credit life & disability insurance, which is available at a minimal cost to the member. All rates subject to change without notice. Loan Rates are determined by individual credit history and term of loan.



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