

July 2025- Third Quarter

## A Home Equity Loan is the Right Tool for the Job!

A Home Equity Loan from First Ohio can help you get started on the smallest or biggest projects, from remodeling the bathroom, to updating your kitchen or adding that backyard pool. With our low-rate loans starting at **6.50% APR\***, you will find that getting started on that project is the easiest and quickest part of the entire job.

Give our loan department a call at (330) 494-8775 or visit us online at [www.firstohiocfcu.org](http://www.firstohiocfcu.org) to apply today! With the right tools, every dream project can become a real possibility.



Annual Percentage Rate. Sample payment for \$50,000 loan for 10 years at 6.50% APR would be approximately \$567.87. Sample payment for \$50,000 loan for 15 years at 7.50% APR would be approximately \$463.67. 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 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 tax deductions. Properties can not be financed beyond 80% LTV.



Eligible members can **skip their July or August 2025 loan payments!** Letters were sent to eligible accounts in June. If you didn't receive a letter and want to check your eligibility, contact the credit union.

Relax and enjoy your summer and take a vacation from your loan payments with Skip a Pay!

\*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 or August 2025 payment on installments 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 2025.

## Did You Know???

If you are traveling this summer, you should let the credit union know when and where you will be traveling to. We can update your Debit and/or Credit card records with that information, in order to limit questions from our fraud department on transactions that are outside your normal spending pattern.



We can also make sure we have the best phone number to contact you at, should something come up. We want you to have peace of mind while you are traveling this summer!

## Dormant Accounts

Do you have an account you haven't used in awhile? We want to remind you, that in order to keep your account active with the credit union and avoid dormant fees, you should **perform a monetary transaction once every 12 months.**

We value your membership and would love to help you with your next financial adventure and keeping your account active. Visit our website, [www.firstohiocfcu.org](http://www.firstohiocfcu.org), and see what we can do to help you!

## Important Reminder!!

Are you planning on purchasing a car, making some home improvements or traveling with cash? If so, we want to remind you that requests for a large amount of cash must be made at least a week in advance of your transaction. You can make your request in office, or by phone. If you have any questions on this, or anything else, please contact the credit union at (330) 494-8775.

## WE HAVE SUMMER FUN COVERED



Summer is meant for enjoying life! Whether you take an **RV** across the country or an **ATV** through the wilderness, we have a loan for you.

Would you rather be on the water? How about getting that **boat** you have always dreamed about? Now is the time to finally make your move!

Our rates on boats and recreational vehicles are cool and the temperatures are hot! To see our rates and to apply, visit [www.firstohiocfcu.org](http://www.firstohiocfcu.org) or call our loan department at (330) 494-8775!

### Christmas Club Funds

Christmas Club funds will be transferred to your Regular Share account after the close of business on Wednesday, October 1, 2025.

If you do not have a Christmas Club account, open one today to start saving for next year's Christmas shopping now.



### Upcoming Holidays

Monday, September 1, 2025  
Labor Day

Monday, October 13, 2025  
Columbus Day

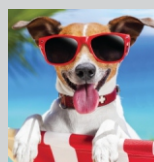
## Low Introductory Credit Card Rate

Looking to consolidate your debt or trying to build credit? Look no further, apply for our MasterCard Credit Card!

If you're approved for a MasterCard credit card, you can take advantage of a great introductory rate of 3.99% APR\* for the first 12 months. The rate applies to both purchases and cash advance transactions. Fetch your happiness again!

Applying is quick and easy! Visit our website [www.firstohiocfcu.org](http://www.firstohiocfcu.org) and apply online, or call our loan department at (330) 494-8775.

\*Annual Percentage Rate. Introductory Rate of 3.99% APR applies to all purchases, balance transfers and cash advances posted to a First Ohio MasterCard for twelve months from activation date in 2025. After that time, all credit card balances (including purchases, cash advances, and balance transfers) will revert to the regular credit card rate. Current First Ohio MasterCard cardholders are not eligible.



### Savings Accounts That Fit Your Needs



## Stress Free Driving Starts Here



Whether you are looking for new or used, you deserve to drive a car that both you and your budget will love.

Our **Auto Loan** approvals are quick and easy, and our low rates and variety of terms help to make that new car affordable. Also, having a pre-approval will help you have bargaining power when you visit the dealer lots.

Applying is easy. Submit an application online at [www.firstohiocfcu.org](http://www.firstohiocfcu.org) or call our loan department. Let us help you take the stress out of the car buying process.

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