

October 2025- Fourth Quarter

Fall For A Great Auto Loan Rate

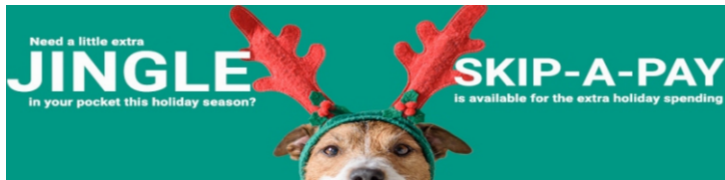


Year	Term in Months	APR* As Low As	Estimated Payment Per \$1,000
2018 & Newer	42 Months	4.70%	\$25.87
2018 & Newer	66 Months	5.25%	\$17.48
2018 & Newer	72 Months	5.50%	\$16.34
2018 & Newer	76 Months	5.65%	\$15.69
2015 - 2017	66 Months	6.50%	\$18.06
2014 & Older	54 Months	7.25%	\$21.76

*APR - 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 a minimal cost to our members.

Jingle All The Way

Winter Skip-A-Pay is available for November and December 2025 loan payments*. Qualified members will receive a letter in October. If you do not receive a letter, contact the credit union at (330) 494-8775 to check eligibility.



*Home Equity loans and credit cards are not eligible for skip-a-pay. Not valid for October 2025 payments. Loans may not have more than one skip-a-pay done every twelve (12) months. Account must be in good standing to be eligible.

Skip the Wait - Get Paid Early



We can help you with **On Demand ACH Posting**. 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 ±. Here's how it works:

*Verify your deposit is pending. You can see this in It'sMe247 Home Banking via our FREE 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.

*Post your deposit by select "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/or bills that you need to pay.

For the month of December 2025, we will be offering this service FREE OF CHARGE, as a gift to our membership!

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



* \$3.95 Processing Fee

HOLIDAY SAVINGS WITH A GREAT CREDIT CARD

Take advantage of our limited-time introductory rate of just 3.99% APR* for the first 12 months!



Whether you are looking to transfer high-interest balances or make new purchases, this special rate applies to both—helping you save money from day one. Make your holiday spending more affordable, or kick off your New Year's resolution to reduce debt with a smart financial move.

Apply today at www.firstohiocfcu.org or call our Loan Department at (330) 494-8775 to get started!

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

2025 Tax Forms

Your 1099-INT form will be included with your December 2025 statement and not mailed in a separate envelope. Please make sure to look through ALL the pages in your December 2025 statement.

1098 Forms and 1099-R forms will be mailed separately, by January 31, 2026. Tax information will also be available in It'sMe247 online banking.

Holiday Closings

Tuesday, November 11, 2025
Veterans Day

Thursday, November 27, 2025
Thanksgiving Day

Wednesday, December 24, 2025
Close at Noon - Christmas Eve

Thursday, December 25, 2025
Christmas Day

Wednesday, December 31, 2025
Close at Noon - New Year's Eve

Thursday, January 1, 2026
New Year's Day



Our Privacy Policy is always available on our website www.firstohiocfcu.org under the "Info Center". Please contact the credit union if you would like a paper copy of our Privacy Policy.

Act Fast - This Offer Will Not Last

Our **Credit Card Cash Advance Promotion** is here to help you stretch your budget and make the most of the holidays — without the high interest rates. Take advantage of our limited-time promotional rate of just **3.99% APR*** on all cash advance transactions from November 1, 2025 through December 31, 2025!

- * Pay off lingering bills
- * Transfer high-interest credit card balances
- * Grab those last-minute holiday gifts



Our special rate gives you the flexibility you need at a fraction of the cost. The 3.99% APR is good through June 30, 2026, after which your rate will return to our already low rate!

So go ahead — cross off every name on your "nice" list, stress-free. However you choose to use your cash advance, we're here to make your season brighter (and more affordable)!

*Annual Percentage Rate. Promotional rate of 3.99% applies to all balance transfers and cash advances posted to a FOCFCU card from November 1, 2025 to December 31, 2025. The promotional 3.99% rate will be in effect until June 30, 2026. After that time, all credit card balances (including purchases, cash advances, and balance transfers) will revert to the regular credit card rate of 9.90% APR.

Your Christmas Club funds were successfully transferred to your Regular Share Account at the close of business on October 1, 2025.

Now is the perfect time to get a jump-start on next year's holiday savings! Open your 2026 Christmas Club Account today and enjoy a stress-free season next year!



*Managing Your Money
Should be Easy!*

Deposit checks on the go with mobile deposit capture

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