



Your Checking Account, Your Way

Your personal checking account is the center of your financial life. Whether you are writing check, using your debit card at the pump, or paying bills online, it all starts here. We believe your checking account should be as personal as your financial goals.

Simple. Free. Hassle-Free.

If you want all the convenience without any of the costs, our FREE Simply Checking account is the perfect fit. Enjoy a full suite of free features, including:

- * Debit Card
- * e-Statements
- * Mobile Deposit
- * Bill Pay
- * Online & Mobile Banking
- * Mobile Wallet

With no monthly fees and no minimum balance requirement, Simply Checking gives you total flexibility and freedom—so you can bank your way.






Earn More with Modern or Plus Checking

Looking to make your money work harder? Our Modern and Plus Checking Accounts offer you all of the benefits of our Simply Checking account, plus the opportunity to earn dividends on your balance. These accounts do require a minimum balance to avoid a monthly fee, but the added earning potential makes them a good choice.

Banking Beyond The Branch

Managing your money has never been easier — or more convenient! With our Mobile Banking App, you can take your credit union with you wherever you go. Whether you are checking your balance before heading out to dinner or depositing a check from the comfort of your couch, we have you covered.

Here's what you can do with Mobile Banking:

-  Check account balances in real time
-  Transfer funds between accounts instantly
-  Deposit checks quickly with Mobile Deposit
-  Manage your cards — lock, unlock, or report lost/stolen cards
-  Set up custom alerts to stay on top of your finances

Safe. Secure. Simple.

Your security is our top priority. Our app uses advanced encryption and multi-factor authentication to keep your personal and financial information protected — giving you peace of mind every time you log in.

Get Started Today!

Download the First Ohio Mobile App from the App Store or Google Play and enjoy the freedom of banking anytime, anywhere.



Annual Meeting and Board Election

All members are invited to attend the 89th Annual Meeting of First Ohio Community Federal Credit Union to be held on Saturday, March 7, 2026 in the lobby of the credit union. The meeting will start at 10:00am. It will include our 2025 financial results and highlight accomplishments from the year. An election for the Board of Directors will also be held.



Our Board of Directors represent thousands of members to ensure the Credit Union is providing products and services to meet our members' expectations and needs. Board Members help the Credit Union develop long-range strategic plans, while overseeing the financial performance of the Credit Union. Anyone interested in becoming a member of the Board of Directors may submit a written application to the credit union by February 27, 2026.

Unlawful Internet Gambling

Members are prohibited from transaction unlawful internet gambling activities through their accounts. Unlawful internet gambling means place, receive, or otherwise knowingly transmit a bet or wager by means which involves the use, at least in part, of the internet, where such a bet or wager is unlawful under any applicable Federal or State law. These are also referred to as "restricted transactions".

Did You Know?

Your 2025 Tax Form 1099-INT was included with your December 2025 statement. All other tax forms will be mailed by January 31, 2026.

DEPOSIT CHECKS

WHEREVER YOU ARE, WHENEVER YOU NEED



Holiday Closings

Thursday, January 1, 2026
New Year's Day

Monday, January 19, 2026
Martin Luther King Jr. Day

Monday, February 16, 2026
Presidents' Day



Rates as low as 4.45% APR*

*APR - Annual Percentage Rate. Sample payment for \$30,000 loan for 42 months at 4.45% APR is approximately \$772.64. Sample payment does not include credit life and disability insurance, which is available at a minimum cost to the member. All rates are subject to change without notice. Loan rates are determined by individual credit history and term of loan.

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.annualcreditreport.com for free each year.

First Ohio
Community Federal Credit Union
www.firstohiocfcu.org

8200 Cleveland Avenue NW North Canton, Ohio 44720
Phone: 330-494-8775 Fax 330-494-7187

Monday - Thursday 8:30am - 5:00pm
Friday 8:30am - 5:30pm
Saturday (Drive Thru Only) 8:30am - 12:00pm

