MoneyTalks

Fourth Quarter * October 2026

First Ohio Community Federal Credit Union

Online Loan Payments With a Debit Card

We are excited to introduce a **NEW** convenient way to **make your loan payments online** using a **debit card*** from another financial institution.

Simply log into It'sMe247 Online Banking or the First Ohio Mobile App, select your loans, and choose "**Payment Using Debit Card**." You can enter a new debit card and follow the prompts to make your payment. Payments are applied immediately.

**A $7.95 convenience fee applies to each debit card payment.*

Stress Free Holidays with Skip A Pay

Eligible members can skip their November or December 2026 loan payments! Letters will be sent to eligible accounts in October. If you don't receive a letter and want to check your eligibility, contact the credit union. Gift yourself a break from your loan payments with Winter Skip A Pay*.

**The payment of the $30 fee will not be applied to the principle, interest or 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 November or December 2026 payments on installments loans. Coupons must be at the credit union 10 days before the loan payment date. Winter Skip A Pay cannot be used on Home Equity Loans or on Credit Card Loans. Winter Skip A Pay is not valid for payments that are due in October 2026.*

Credit Card Balance Transfer Promotion

Transfer your high-rate credit card balances to your **First Ohio Credit Card** between **November 1, 2026 and December 31, 2026** and enjoy a **LOW rate of just 3.99% APR*** until June 30, 2027 with our **Balance Transfer Promotion**.

Need a little extra spending money for the holidays? Cash advance transactions also qualify for the same low rate of **3.99% APR*.**

Low rate. More flexibility. More reasons to make your First Ohio Credit Card your first choice!

**Annual Percentage Rate. Promotional rate of 3.99% applies to all balance transfers and cash advances posted to a Credit Card from November 1, 2026 to December 31, 2026. The promotional 3.99% rate will be effective until June 30, 2027. After that time, all credit card balances (including purchases, cash advances and balance transfers) will revert to the regular credit card rate.*

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www.firstohiocfcu.org

2026 Tax Forms

Your 1099-INT form will be included in your December 2026 statement and not mailed in a separate envelope. Please make sure to look through all the pages that are in your December 2026 statement.

1098 forms and 1099-R forms will be mailed separately by January 31, 2027. Tax information will also be available in It'sMe247 online banking.

Get Your Direct Deposit Early with On Demand ACH Posting

With On Demand ACH Posting, you may be able to **access your direct deposit before your scheduled payday** when your employer sends the deposit to First Ohio early. For a nominal fee±, you can choose to **have your pending deposit posted early**—giving you access to your funds when you need them.

Here's how it works:

1. **Check for your pending deposit.** Log in to Home Banking and review your ACH Transactions to verify that your direct deposit is pending.

2. **Make sure the fee is available.** Before requesting early posting, ensure you have the applicable nominal fee ± in your account for each deposit you want posted early.

3. **Select "Post Now."** In Home Banking, simply select "Post Now" on your pending deposit. You can also call us and authorize a staff member to post it for you.

That's it! It really is that easy. Once your deposit is posted, your funds are available to use for purchases, bills, or whatever you need. No more waiting for payday when your deposit has already arrived at the credit union!

For the month of December, 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 me you want to post a direct deposit early. Money must be available in your account, prior to posting the deposit, to pay the fee.

Holiday Closings

Wednesday, November 11, 2026
Veterans Day

Thursday, November 26, 2026
Thanksgiving Day

Thursday, December 24, 2026
Close at Noon - Christmas Eve

Friday, December 25, 2026
Christmas Day

Thursday, December 31, 2026
Close at Noon - New Year's Eve

Friday, January 1, 2027
New Year's Day

HAPPY HOLIDAYS from the Board and Staff

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

VISA Gift Cards Make The Perfect Gift

First Ohio
Community Federal Credit Union
www.firstohiocfcu.org

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

EQUAL HOUSING LENDER
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