

MONEY

First Ohio
Community Federal Credit Union

talks

April 2011

www.firstohiocfcu.org



APRIL SHOWERS BRING MAY FLOWERS

April showers bring May flowers, but that's not all! This month also starts **First Ohio's Rainy Day Loan!** This personal loan is especially designed to fund and fertilize all your ideas into bloom! Whether you would like to start a small home improvement project or spruce up your outdoors, qualified members can borrow up to **\$3,000 for up to 36 months** with a rate as **low as 5.99% APR*** depending on the term chosen. Applying is quick and easy! Just call in or stop by and speak with one of our friendly member service representatives to apply today!

*Annual Percentage Rate. Sample monthly payment for \$3,000 loan for 12 months at 5.99% APR would be approximately \$258.19, 24 months at 6.99% APR would be approximately \$134.31, and 36 months at 7.99% APR would be approximately \$94.00. 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. Not applicable for refinance on current First Ohio loans.

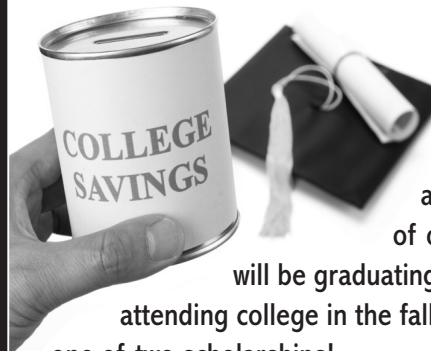
One Stop Auto Rate Shopping

In the market for a new vehicle, or maybe you are just looking to refinance your current ride? Let First Ohio be your one stop shopping spot for all your car loan needs! With a wide variety of terms, low rates and our friendly, knowledgeable staff, there really couldn't be a better choice on your next place to finance!

Not a member with us? Not a problem, as long as you live, work, worship or attend school in Stark County you can call in or stop by to apply today!



Be a Scholar with First Ohio



College can get pretty pricey and First Ohio wants to help! All of our young adult members who will be graduating this June, and have plans of attending college in the fall of 2011, have a chance to win one of two scholarships!

Each scholarship is **\$250** and will be awarded based on a typed essay of no more than four pages, double spaced on **"Why credit unions are important to young people."** Each applicant must be a member of First Ohio for at least one year and must meet other requirements that are listed on the application. Those who are interested can stop by First Ohio to pick up a scholarship application. Deadline to submit application is May 2, 2011.

Exciting VISA® Change!

Next month, we will be making the switch to a different VISA® processor! By now, all current First Ohio VISA® card holders should have received two letters explaining the change and details involved. New cards with new account numbers will be sent out on **May 9, 2011**.

On **May 23, 2011** you can activate your new card and continue purchasing. With this new card, you can earn rewards points with our U Choose® Rewards program, which is the current rewards program for our First Ohio MasterMoney™ Debit card! Now, if you have both cards with us, you can earn points faster than ever before!





Did you know...

**that First Ohio carries
VISA® Gift Cards?
VISA® Gift cards are the
best fit and gift for any
occasion because they can
be used at millions of
locations where you see
the VISA® logo.**

**Don't
Miss
Out!**



There is only about a month left to take advantage of our fantastic **4.99% APR* VISA® Platinum** balance transfer promotion! Newly approved, First Ohio VISA® cardholders will get the promotional **4.99% APR*** until April 3, 2012 on all cash advances and balance transfers that are posted before May 3, 2011. After April 3, 2012, all balances will revert to our low rate of **9.9% APR***.

*Annual Percentage Rate. Promotional rate of 4.99% applies to all balance transfers and cash advances posted to a First Ohio VISA card from March 4, 2011 through May 3, 2011. The promotional 4.99% rate will be in effect until April 3, 2012. After that time, all credit card balances (including purchases, cash advances, and balance transfers) will revert to the regular credit card rate.

Holiday Closings

Memorial Day - May 30, 2011



Low Mortgage Rates at First Ohio!

First Ohio has low Mortgage rates and great loan representatives to help you with this important process. Call or visit our website, www.firstohiocfcu.org, for more information today!



Home Loans	Term	APR* as low as
Home Equity - Fixed	10 years	5.99% (special rate)
Home Equity - Fixed	15 years	6.99% (special rate)
Home Equity Line of Credit (80% LTV)	10 years	Prime** + 1/2%
First Mortgages	Call for Info	Rates change daily

*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 minimal cost to our members. **Prime Rate as quoted in The Wall Street Journal on the first business day of the month.

Annual Meeting Overview

A special thanks to all our members who attended our recent Annual Meeting, which was held on March 5, 2011 in the credit union lobby. Kim Lapinski, CEO, reviewed the highlights from 2010 which included the following:

Total Assets: \$30,826,950.71

Loans: 339 @ 3,576,839.13

Total Members: 6,454

We also want to thank our Board of Directors!

Board of Directors

- Dave DeRoy – President
- Ann Nussbaum – Vice President (re-elected)
- Gary Lesh – Secretary
- Stuart Clark
- Judy Cramer
- T.O. Miller (re-elected)
- Lester Schwallie (re-elected)

Supervisory Committee

- Stuart Clark - Chairman
- Earl Jobe
- Jesse Pittman



You're On Your Way

Attention all Travel Club account members:

**On June 1, 2011 all balances
in your Travel Club accounts
will be transferred and available
in your regular shares.**

We serve anyone who lives, works, worships, or attends school anywhere in Stark County!



TAD-330-494-7811
(Telephone Account Device)

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866-494-8775
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First Ohio
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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 - 5:30 pm
Friday	8:30 am - 5:30 pm
Saturday	8:30 am - 12:00 pm



Computer Access Teller