

# MONEY

First Ohio  
Community Federal Credit Union

# talks

August 2011

[www.firstohiocfcu.org](http://www.firstohiocfcu.org)

Don't miss out on this special rate!

APR\* as  
low as

# 3.05%

Up to 72  
months!

On car loans year 2007-2012

Limited time offer!

Special rate available on first come, first serve basis!



\*Annual Percentage Rate. Sample payment for \$20,000 loan for 72 months at 3.05% APR would be approximately \$304.36. 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. Loan Rates are determined by individual credit history and term of loan. Existing loans not eligible for refinance.

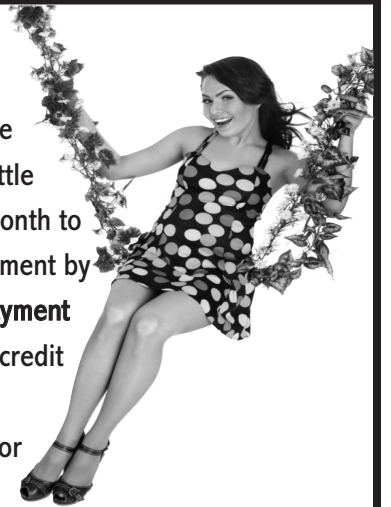
## Join Us For a Day of Community Fun

Come one, come all, to our 4th Annual **Community Shred It Day**, which will be held on **Saturday, August 13, 2011** from 9 am – 1 pm in the credit union parking lot! This event is open to all of Stark County and you can bring up to 5 bags of confidential papers to be shredded while you wait! In return, we ask that 1 non-perishable food item per shred bag be brought in for donation to the Akron/Canton Food Bank. Last year, we packed our shred truck to the brim with over 11,000 pounds of paper that was shredded and recycled. In addition, we filled 5 large barrels for the food bank. This year we hope to do so much more! Plus, there will be goodie bags given away filled with freebies and coupons for special rates, so stop on by and join the fun!



## Swing Through Your Summer Payments

Swing on past your loan payment to free up some spare spending money for a little extra summer fun! August is the last month to defer your personal or vehicle loan payment by completing and returning the **Skip-a-Payment** form. Forms should be returned to the credit union at least 10 days before the loan payment is due and include a \$30 fee for each loan being skipped.



**First Ohio's Skip-a-Payment program is just another way to pay you back for making us your #1 choice in personal and vehicle loan providers!**

Payment of the \$30 fee will not be applied to the principle, interest or other 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 2011 payment on installment loans. Coupons must be at the credit union 10 days before loan payment due date. Skip-A-Payment cannot be used on a First Ohio Home Equity Loan and/or First Ohio VISA® Credit Card.

**Did you know...that First Ohio has a night drop for an easy and convenient way to make deposits after hours? All deposits put in the night drop are processed immediately the next day of business.**





## Check out Our First Ohio VISA®

First Ohio has made a beneficial change to our **VISA credit card!** Not only does it have a great new look, but an improved online access program and best of all an awesome rewards program! We have kept the same great **APR\* of 9.9%** and now every \$2 spent on your VISA will earn you 1 point through our **U Choose Rewards®** program, which is also our debit card rewards program! All points earned will be tallied at the end of each month and can be used right away or accumulated over time to save up for something big!

*\*Annual Percentage Rate. Rate of 9.9% applies to all purchases, balance transfers and cash advances posted to a First Ohio VISA card. All rates subject to change without notice.*

## Get Results with our Bookworm Loan



Summer is half way through and by the end of August we will be thinking back-to-school! What better way to be prepared for the extra costs ahead than with our **Bookworm Loan?** This personal loan is set with a special **APR\* as low as 5.99%**, depending on term chosen, and qualified members **can borrow up to \$3,000.** These funds can help take care of those additional needs that come up right around this time and applying is as easy as 1, 2, 3. So call in or stop by and get started today!

*\*Annual Percentage Rate. Sample 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.*

## Is Your Account Dormant?

**Beginning in August and continuing through October, First Ohio will be sending notices out to all members who have an account in a dormant state. A dormant account is one that has had no activity for 60 months. If you receive one of these letters, make sure you respond to avoid any future fees or closing of the account.**



## Invest In Your Future



Are you ready to invest in a home of your own? First Ohio, has partnered with Member First Mortgage, to help make this possible with a wide variety of home loans built to fit your needs. If you are searching for a low fixed rate or an adjustable rate mortgage, we can help you

find the mortgage option that is right for you. For more information, or to schedule an appointment, call (330) 494-8775 and speak with one of our loan officers today!

## Holiday Closings

Labor Day - September 5, 2011  
Columbus Day - October 10, 2011

**THANKS**  
FOR USING YOUR CREDIT UNION!

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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**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

