

MONEY

First Ohio
Community Federal Credit Union

talks

July 2011

www.firstohiocfcu.org

BE BRILLIANT WITH OUR BOOKWORM LOAN

Next month starts back to school and the need for all kinds of extra expenses! From paper and pens to text books and tuition, these costs can get you in a bind. There is a way out! Be as smart as a scholar and apply for our **Bookworm Loan!** With this personal loan, qualified members can borrow **up to \$3,000** at a special fixed rate as low as **5.99% APR***, depending on term chosen.



*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.

Looking for a motorcycle, boat or RV to have some fun in the summer sun? Check out these cool rates!

Loan Type	Term	APR* As low as
New Motorcycle	42	5.25%
New Motorcycle	66	5.75%
Used Motorcycle	42	6.75%
Used Motorcycle	60	7.25%
New Boat/RV	42	5.25%
New Boat/RV	66	5.75%
Used Boat/ RV	42	6.75%
Used Boat/ RV	60	7.25%

*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.

Did You Know...



...that First Ohio is now on Facebook? Visit our page and become a fan to get weekly updates about our current events and special promotions.



Come Shred The Pounds With Us

We are quickly approaching the big day! Our **4th Annual Shred It Day** will be **Saturday, August 13, 2011 from 9 am - 1 pm** in the credit union parking lot. This event is open to the entire community, and you can bring up to 5 bags of personal and confidential information to be shredded right before your eyes! All we ask is that you bring 1 non-perishable item, which will be donated to the Akron/Canton Regional Food Bank, for each bag or box of materials to be shredded.

Last year, we shredded and recycled over 11,000 pounds of paper, which saved about 95 trees! We also collected 5 large barrels of non-perishables, as well as \$107.00 in cash donations, which in turn helped us donate over 918 pounds of food!

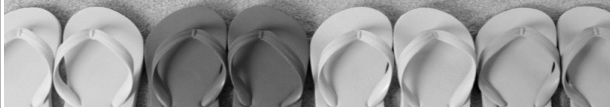
Come join us this year to get rid of some paper clutter and help your community!

Find the Perfect Fit!



Looking for a checking account that feels like it was made just for you? First Ohio has a wide range of checking accounts from our **CU Succeed® Teen Checking** to our **Super Share Draft** and more options in between! We will match you with the account that's a perfect fit for you! All accounts come equipped with a debit card, FREE home banking access, e-statements, and the option of personal checks, so open yours today!

Skip-A-Pay Is Here!



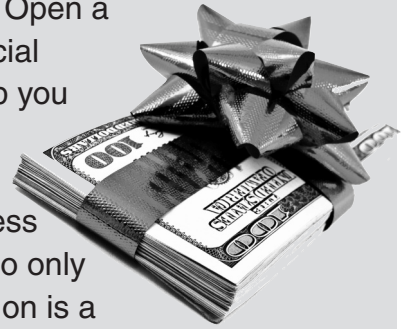
July is the first month of our summer Skip-A-Payment promotion!

All members who qualify for this perk should have received a letter and a skip-a-payment form in the mail. Members that wish to take advantage of this, need to fill out and return the form with a \$30 fee for each payment you wish to defer, at least 10 days before the loan due date.

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.

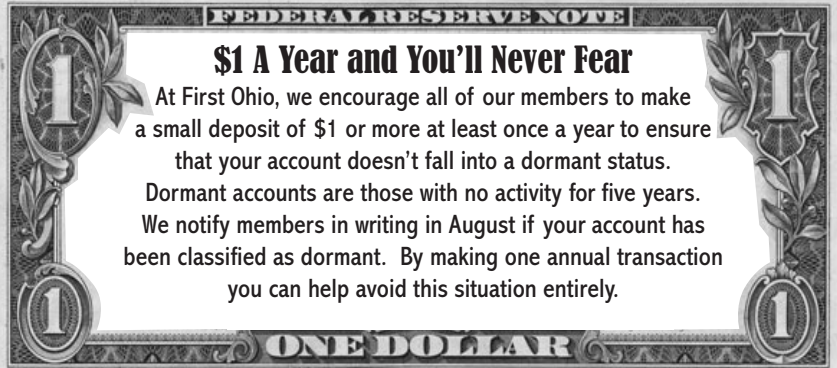
Never Too Soon To Start Saving!

What better time to celebrate the Christmas season than in July without the cold and snow? Open a **Christmas Club**, which is a special savings account designed to help you save money for the busy holiday season. Not only does a Christmas Club relieve some stress of the holiday shopping, but it also only takes \$5 to start. Payroll Deduction is a perfect option for adding funds right from your paycheck. Don't miss out and open your Christmas Club now!



\$1 A Year and You'll Never Fear

At First Ohio, we encourage all of our members to make a small deposit of \$1 or more at least once a year to ensure that your account doesn't fall into a dormant status. Dormant accounts are those with no activity for five years. We notify members in writing in August if your account has been classified as dormant. By making one annual transaction you can help avoid this situation entirely.



Keep an Eye Out for Fraud

With all the hype and chatter about identity theft and fraud these days, it's a good idea to check your credit report each year at www.annualcreditreport.com. This is a safe, centralized service for consumers to request free annual credit reports, created by the three nationwide consumer credit reporting companies – **Equifax®, Experian® and TransUnion®**. You can print your credit report to review everything that is listed on your credit report. This website also allows you to dispute any information on your credit report that you believe is inaccurate. It's quick, simple, and FREE!

AnnualCreditReport.com



Holiday Closings

Labor Day
September 5, 2011

Columbus Day
October 10, 2011



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



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First Ohio
Community Federal Credit Union



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

