

MONEY *talks*

First Ohio
Community Federal Credit Union

June 2011

www.firstohiocfcu.org



Our Powers Combined!

Now making purchases has become even more fun and worthwhile with our combined VISA® Credit card and MasterMoney® Debit card rewards program, **U Choose Rewards®!** Every time you use your VISA® or Debit card, as a signature based transaction, you will earn 1 point per \$2. Some participating retailers offer up to five times the reward points!

Points earned will be added after the 10th of every month and you can check your balance online from the link on our homepage, www.firstohiocfcu.org. There are so many wonderful things to redeem with your points; from gift cards to great getaways, the possibilities are endless! So log on to choose and reward yourself!



Spring Improvements with Help from First Ohio

Wishing for a way to fund that home improvement project or need some cash for a little spring fling? First Ohio's **Rainy Day Loan** is just right for you! With this personal loan, qualified members can **borrow up to \$3,000 at a special rate as low as 5.99% APR*** depending on the term chosen. For more details or to apply, call in or stop by 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.

First Ohio has great rates on all recreational vehicles!

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 minimum cost to our members.

Did you know... that First Ohio sells Cedar Point, Kennywood, Kings Island and Wild Water Kingdom Park Tickets at a discount price? Tickets are now available, so make First Ohio your first stop for summer fun!



Our summer **Skip-A-Pay** is right around the corner! Beginning in **July**, and continuing through **August** all qualified members will have a chance to skip one month's loan payment by just submitting a \$30 fee* per loan payment skipped. Members eligible for our summer skip-a-pay will receive a letter in the mail around the middle of June. Loan payments can only be skipped once every twelve months, so if you take advantage of the Summer Skip-A-Pay, you will be ineligible to take advantage of the Holiday Skip-A-Pay offer. If you have any questions about our Skip-A-Pay, call First Ohio at (330) 494-8775.

*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.



Be Ready To Go!

Attention all Travel Club account holders: On June 1, 2011 all balances were transferred to your regular share (savings) account. You can now use all the money you have saved for that extra special getaway or fun filled family vacation!

Don't have a Travel Club?

Open one today so all you have to do next year is pack your bags and go!

MARK YOUR CALENDARS

First Ohio's 4th Annual
Shred It Day is
Saturday, August 13, 2011
from 9 am – 1 pm.



Celebrations Galore!

There are celebrations happening everywhere and you need gifts for them all. What is the perfect graduation, wedding or birthday gift to wow the recipient? A **First Ohio VISA® Gift Card!** This is sure to make their day and make yours a little bit easier. Stop by First Ohio today to pick up your VISA® Gift Card.



Holiday Closing

Independence
Day -
Monday
July 4, 2011



We want to make all members aware that First Ohio Banc & Lending, based out of Independence, Ohio, is sending out preapproval letters in our area. This company is **NOT** affiliated with First Ohio Community Federal Credit Union in any way.

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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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

