

# MONEY First Ohio Community Federal Credit Union *talks*

May 2011

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

## It's Finally Here!

May 23, 2011 is the big day! All current First Ohio VISA® Platinum card holders should have received two letters, along with notifications of our VISA® conversion, in our monthly newsletter. New VISA® Platinum cards with new account numbers were sent out on **May 9, 2011**. You can activate your card on **May 23, 2011** and continue purchasing to start earning rewards points with our **U Choose® Rewards** program!



This rewards program is combined with our First Ohio Debit MasterMoney® card, so the more you use both cards, the more points you can earn! Redeem the points for gift cards, apparel, travel, entertainment, appliances, and so much more! If you have any questions on the conversion, please call First Ohio at (330) 494-8775 or visit our website at [www.firstohiocfcu.org](http://www.firstohiocfcu.org).

## Looking for a new home? Check out First Ohio's low Mortgage rates!

Home Loan	Term	APR* as low as
Home Equity - Fixed	10 years	5.75% (special rate)
Home Equity - Fixed	15 years	6.75% (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.

### Did you know...

that First Ohio offers Share and CD Secured Loans? These can be used to help build new credit or repair your existing credit. Speak to one of our loan officers to learn more today!

### The Smart Option Student Loan®

Looking for a way to pay for your tuition and other college expenses? First Ohio is now offering student loans, powered by Sallie Mae®, with **The Smart Option Student Loan®!** With this student loan, you have the



opportunity of many payment options without penalties. Go with the student loan that gives you options and saves you money! Visit our website at [www.firstohiocfcu.org](http://www.firstohiocfcu.org) to apply!



## Seize a Rainy Day

Looking for a way to finance a rainy day project? Maybe just need a little cash on hand? First Ohio has the solution for you with our Rainy Day Loan! You can borrow **up to \$3,000** for up to 36 months with rates **as low as 5.99% APR\***.

Applying is easy and just takes a few minutes! For a list of rates or to speak with one of our loan officers, call (330) 494-8775 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.



## Remote Services at First Ohio

Manage all of your finances with ease using First Ohio's **CAT (Computer Access Teller)** and **TAD (Telephone Access Device)**. CAT is our online banking service that allows members to manage their finances using a secure site on the Internet. You can view your balances on any account with the credit union, pay bills, and much more. TAD is for those who don't have Internet access and works like CAT, but using a touch-tone phone instead! For instructions or help with your CAT or TAD enrollment, contact First Ohio and get started today!

## Financial Future Starts with First Ohio

First Ohio offers two special accounts geared towards children and teens! We want to help with your child's financial future so we have put together these two different accounts for each age group:

- Kirby Kangaroo® ages 12 and under
- CU Succeed® ages 13-17

Both accounts have great tools to help your child succeed financially! For more information about our youth accounts, please call us at (330) 494-8775 or visit our website, [www.firstohiocfcu.org](http://www.firstohiocfcu.org).



## Coin Convenience

First Ohio makes counting change easy

with our fast and convenient **CoinMax Coin Machine!**

Bring in your loose change to deposit into your account or redeem for cash. Our coin machine is also open to non-members with a low fee of only 5%! Members can use it FREE!

## Before You Travel!

Just as a reminder to all our members: Please inform us if you will be traveling out of the state or internationally and plan on using your MasterMoney™ Debit card or First Ohio VISA® Platinum. We need to know certain details such as the time period you will be gone, where you will be heading, and a direct phone number to contact you for our fraud alert system. This is to ensure that while you are away there will be no hassle in using either of your cards.



## Holiday Closings

May 30, 2011.....Memorial Day



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



**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



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