

# MONEY

First Ohio  
Community Federal Credit Union

# talks

March 2011

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

## Opportunity is Knocking

Are you waiting for the perfect opportunity to payoff some of your higher interest rate credit cards? Well here it is! First Ohio is offering a promotional rate of **4.99% APR\*** on balance transfers for **NEW First Ohio VISA® Platinum** card holders.



You can start to take advantage of this special rate beginning March 4, 2011 through May 3, 2011. All cash advances and balance transfers posted within this time period will receive the 4.99% APR\* until April 3, 2012! This length of time along with the low rate, can give you just the chance you have been waiting for and give you a feeling of relief!

*\*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. All rates are subject to change without notice.*

## A Great Change is Upon Us

All First Ohio Platinum VISA® card holders have something to get excited about! Beginning May 23, 2011 we will be converting to a different VISA® processor and this modification is jam-packed with exciting rewards and benefits for our members!

Not only will there be a new advanced online access system, but now the VISA® rewards program will be combined with our First Ohio Debit card rewards program, U Choose Rewards®! This means any points earned from either card will accumulate together at the end of each month so you can rack up your points to spend or save even faster!



All card holders will receive new cards with different account numbers. You will need to activate the new card beginning May 23, 2011. If you have automatic monthly charges applied to your card, you will need to update the information for those retailers. Please contact the credit union with any questions.

## Did you know...

**we are hosting our annual Shred It Day  
on August 13, 2011?  
Keep saving your documents to shred!**

## Chilling Low Rates

The temperatures are low and the flakes may still be flying, but the time to apply for our Snowflake Loan is running out! Whether you wish to get your ride in gear for spring, start a small project, or just need a little extra cash, this personal loan will work for you!



With rates as low as **5.99%APR\***, depending on the term of the loan, and affordable monthly payments, the needs our Snowflake Loan can fill are endless! The simple application process can be done by phone or stopping by. So you can't wait much longer, because you don't want to miss out on this remarkable offer!

*\*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.*

# Low rates at First Ohio

With a hard winter like we've had, you may be looking for a new vehicle to renew your spirits this spring. While you still have to look for a car, you won't have to search for great rates.

**Call First Ohio today to apply!**

Vehicle Loans	Model Year	Term	APR*
Car and Truck	2007 - 2011	42 months	As low as 3.99%
Car and Truck	2007 - 2011	66 months	As low as 3.99%
Car and Truck	2007 - 2011	72 months	As low as 5.95%
Car and Truck	2004 - 2006	66 months	As low as 5.75%
Car and Truck	2003 & older	54 months	As low as 7.50%

\*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.

## At Home with First Ohio

Let First Ohio and Member First Mortgage make you feel right at home with our superior mortgage options! Whether you are looking to buy your first house or refinance your current home, we can make the process quick, effortless and affordable!



Our competitive rates, flexible terms, friendly representatives and easy online access make First Ohio one of the top choices in mortgage financing! For current rates and more information, visit our website at [www.firstohiocfcu.org](http://www.firstohiocfcu.org) or call to schedule an appointment to apply today!

Blooms and buds will soon spring and everyone will be thinking GREEN! In sticking with this fresh frame of mind, we want to encourage all of our members who are jaded with stacks of clutter and paper piles to convert their monthly mailed paper statements to E-statements!



With E-statements, you will have access to your statement the first day of the month via e-mail, which can be printed off from your home computer, for those who would like paper copies for their records. Not only is this change for your benefit, but will also help the environment by cutting back on the use of natural resources! It only takes a click of a button to switch, so log on to home banking, call in or stop by to convert today!

*Thank you members of  
First Ohio  
for your generous donations to  
Akron Children's Hospital!*



**Remember that you have until April 15, 2011 to contribute to your IRA.  
Don't have an IRA? Open one today!**

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

**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

