



**First Ohio**  
Community Federal Credit Union

# MONEY talks

www.firstohiocfcu.org

February 2012

## Two Cards - One Great Rewards Program



Get rewarded while you shop for your sweetheart this Valentine's Day. First Ohio's **MasterMoney™ Debit Card** and **Platinum VISA® Credit Card** pay you back as you shop. Each time you make a credit purchase with either of these cards, you are earning points on your **U Choose Rewards® Program**. These reward points can be redeemed for anything from gift cards to airfare, merchandise to hotels, plus much more!

To find out more information, visit our website, [www.firstohiocfcu.org](http://www.firstohiocfcu.org), and click on the **U Choose Rewards®** link. Two cards, both earning you points towards one rewards program, with no fees or minimum transaction amounts...what a deal! To check your reward points balance, view the catalog and redeem points, visit [uchooserewards.com](http://uchooserewards.com).

**February is the month for LOVE, we want to show you our love with these low rates!**

| Vehicle Loans | Model Year   | Term      | APR* As low as |
|---------------|--------------|-----------|----------------|
| Car and Truck | 2007 - 2012  | 42 months | SPECIAL! 2.90% |
| Car and Truck | 2007 - 2012  | 66 months | SPECIAL! 2.90% |
| Car and Truck | 2007 - 2012  | 72 months | SPECIAL! 2.90% |
| Car and Truck | 2004 - 2006  | 66 months | 4.95%          |
| Car and Truck | 2003 & older | 54 months | 5.25%          |

\*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.



### First Ohio's Annual Meeting

Join us **Saturday, March 3, 2012** at 12:30 PM in the credit union lobby for our Annual Meeting. We will be reviewing what we accomplished in 2011 and what is to come in 2012, including our 75th Anniversary! This year's meeting will be even more exciting with special giveaways including a diamond necklace! If you are interested in volunteering for the board, please submit an application (available at the credit union) by February 29, 2012. Don't forget to RSVP to Leah, by email at [leaha@firstohiocfcu.org](mailto:leaha@firstohiocfcu.org) or calling her at (330) 494 - 8775.



Stop by that day, and you could be the winner of our diamond necklace!

### Did you know...

First Ohio offers Fixed Rate 2nd Mortgages? With no closings costs and low fixed rates, you will be on your way to a gorgeous home remodel or that dream vacation you've been



planning! Call in or stop by the credit union for more information.

# WINTER MOTIVATION



Flakes are flying and the weather outside is frightful. While you're cooped up in your home watching the snow fly, you may be thinking of those projects that need accomplished. With **First Ohio's Snowflake Loan** qualified members can borrow **up to \$3,000** for up to 36 months at a **low rate of 5.99% APR\***. This loan will give you the jump start you need to get something accomplished.

\*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.



Are you dreaming in green? Well your dreams of seeing green grass may not be coming true quite yet, but your dreams of being green can. Sign up for **E-statements** and help save the environment and your clutter. By

signing up for E-statements, you don't have to wait for your statements to arrive in the mail. You can view them the first business day of the month, while you are saving trees and the hassle of filing. Signing up is easy, either log onto CAT or call the credit union at (330) 494 - 8775.

## Invest in Your Future

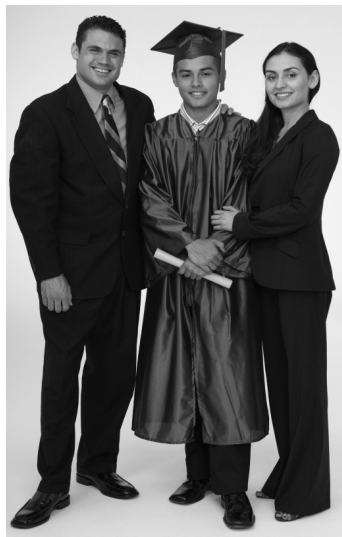
Now is the time to save for your future! First Ohio has NO risk investment options available to suit your needs.

With our variety of IRAs, there is one sure to fit your needs.



## Annual Scholarship Giveaway

The decision of where to go to college and coming up with the best ways to pay for it is tough. First Ohio is here to assist you in your secondary education planning. We are offering two, **\$250 scholarships** to the college of your choice. All applicants must be graduating seniors and a member of First Ohio for at least a year prior to applying. Applications will be available **March 5, 2012**, at the credit union and are due by April 30, 2012.



**HOLIDAY CLOSINGS**

**President's Day  
February 20, 2012**

**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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866-494-8775  
Fax: 330-494-7187  
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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 |

