



First Ohio
Community Federal Credit Union

MONEY

talks

www.firstohiocfcu.org

January 2012

We are Celebrating 75 Years!



We are proud to announce that **November 30, 2012** will be our **75th Anniversary!** To honor this great accomplishment, we will be having fun and rewarding promotions throughout the year. Some of our exciting events include a party this summer and great giveaways, even a chance to **win a diamond necklace!** Check our website at www.firstohiocfcu.org, and keep watching our monthly newsletter for all the current promotions and events for our **Diamond Anniversary!**

Need Some Green to Break up the White?

Now that the holidays are over and the snow is flying, not only are you exhausted, but you may find you are short on cash or need some extra funds to pay off that unspirited Christmas Debt. First Ohio has a loan that is perfect for you and will get you the green you need to help with those expenses.

It is our **Snowflake Loan!** This loan gives qualified members the opportunity to borrow **up to \$3,000** for up to 36 months, with a great rate of only **5.99% APR***, depending on the term chosen! This loan can be tailored to your needs, with different terms and amount options. Applying is quick and easy, just call or stop by First Ohio!

*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's Rates are Low Like the Temperature



Vehicle Loans	Model Year	Term	APR* As low as
Car and Truck	2007 - 2012	42 months	SPECIAL! 3.05%
Car and Truck	2007 - 2012	66 months	SPECIAL! 3.05%
Car and Truck	2007 - 2012	72 months	SPECIAL! 3.05%
Car and Truck	2004 - 2006	66 months	5.75%
Car and Truck	2003 & older	54 months	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.

Did you know...

- there is a **FREE** site to review and print your credit report? It is www.annualcreditreport.com! This site is safe and secure. Don't forget it's a good idea to check your credit report annually.

A New Year = A New Beginning

Begin your new year with a new start. Consolidate your debt with First Ohio's **3.99% APR*** **VISA® Balance Transfer Promotion!** Any high rate credit cards or outstanding bills you have can be transferred to your First Ohio VISA® at a low promotional rate of **3.99% APR***. This will eliminate high rates and multiple payments. For more information or to apply, call First Ohio at (330) 494-8775.

*Annual Percentage Rate. Promotional Rate of 3.99% applies to all balance transfers and cash advances posted to a First Ohio VISA® card through February 3, 2012. The promotional 3.99% rate will be in effect until August 3, 2012. After that time, all credit card balances (including purchases, cash advances, and balance transfers) will revert to the regular credit card rate.



Change is Exciting!



Starting January 2, 2012 First Ohio is revamping our checking accounts! Don't worry, we are just changing the names of our existing share draft accounts and adding a new and exciting checking account. Your current checking account will be the same, just with a new name!

The Economy Share Draft = Simply Checking
Regular Share Draft = Modern Checking
Super Share Draft = Plus Checking

We are also adding a new checking account to the mix, **Eco Checking!** It is designed to be economy friendly, and consists of paperless statements (E-Statements), Home Banking, E-mails and Direct Deposit. Included with this account is a debit card that earns reward points! If you have any questions on these checking account updates, don't hesitate to call us at (330) 494-8775.

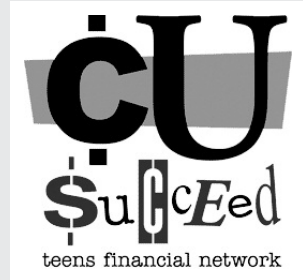
1098s & 1099s Arriving Soon
Watch your mailboxes for your 1098s & 1099s - they will be sent out by the end of January.

Come While the Deals are HOT!

First Ohio Community Federal Credit Union is selling commemorative quarters honoring each of the fifty states for a low price of **only \$2.00 a set!** These are packaged with one quarter from each of the Philadelphia and Denver mints. Now is the time to come in and purchase these uncirculated collectable state quarters! What a great gift for that coin collector or history buff in your family!



Plant the Financial Seed with CU Succeed®



CU Succeed is our teen club that includes great benefits for your young adult. One important benefit is a checking account*. It is an interest-bearing account with no minimum balance requirement and teens will be able to apply for a debit card, with certain restrictions, plus learn the responsibility of using a checking account. Help your teen grow financially by signing them up for CU Succeed.

**CU Succeed Teen Club Account requires a joint owner of majority age.*



Holiday Closings
Martin Luther King Jr. Day
January 16, 2012
President's Day
February 20, 2012

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.firstohiofcu.org

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

