

# MONEY

First Ohio  
Community Federal Credit Union

# talks

October 2011

www.firstohiocfcu.org

## Your Financial Institution's Magic Lamp

As your personal finance genie, First Ohio Community Federal Credit Union is here to grant your three wishes; extra money this upcoming holiday season, a great low rate and a term that is just right for you!

With First Ohio's Wish List Loan, qualified members can borrow up to \$3,000, at a great rate, as low as 5.99% APR\*, based on the term of the loan. So stop wishing and make it happen, by calling one of our friendly loan officers at (330) 494 -8775, or stop by First Ohio and apply today!

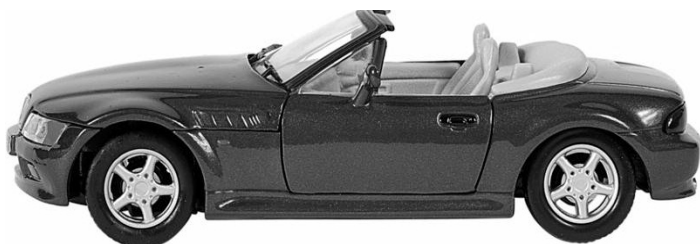
\*Annual Percentage Rate. Sample payment for \$3,000 loan for 12 months at 5.99% APR would be approximately \$258.19, 24 months at 6.99% APR would be approximately \$134.31, and 36 months at 7.99% APR would be approximately \$94.00. Sample payment does not include credit life & disability insurance, 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.



**Did you know...that First Ohio always has at least one Notary Public on the premises during regular business hours? This Notary service is FREE to all members!**

## Looking for a Low Rate Auto Loan? Look no further, here they are!

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.

## VISA® Promotion Countdown

The countdown has begun on our 3.99% APR\* VISA Balance Transfer Promotion! Less than a month from now, you have the opportunity to take advantage of this low promotional rate of 3.99% APR\*! This promotion is just for you if you want to pay off any high rate credit cards or bills, want extra money for the holiday season, or just need some extra cash.



With this great offer, you can transfer balances or request a cash advance, with zero fees, at our special promotional rate of 3.99% APR\*, which will last until August of 2012! If you don't already have a First Ohio VISA, now is the time to apply, so you can take advantage of this special VISA promotion!

\*Annual Percentage Rate. Promotional Rate of 3.99% applies to all balance transfers and cash advances posted to a First Ohio VISA card from November 4, 2011 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.

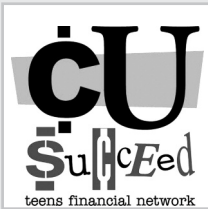
# Kirby Kangaroo Club®



Do you have a child age 12 or younger? If so, now is the time to open a Kirby Kangaroo Account for them. Opening a savings account for your child in their name gives them the opportunity to learn how to save money, as well as teaching them the importance of money.

As a member of First Ohio's Kirby Kangaroo Club, your child gets a special birthday card each year. Plus, another bonus to being a Kirby member is the more deposits your child makes, the more Kirby Cards they get to access the toys in the Kirby Treasure Chest! Stop in today with your child and open a Kirby Kangaroo Account!

## CU Succeed® Teen Club



Do you know a teen that is ready for some financial responsibility? First Ohio is the place for them to learn how to manage their finances\*!

First Ohio has an account created specifically for teens ages 13 through 17. With our CU Succeed program, your teen can have a checking and savings account that earn dividends. Plus, they get checks and a debit card with restricted limits. Now is the time to teach teens financial responsibility before they are on their own. Stop in with your teen to open their account or give us a call with any questions.

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

## A Community Christmas

Now is the time to clean out your closets and donate your new or gently worn coats. First Ohio is collecting coats for Community Christmas from now through the end of November. These coats are distributed to members of the Stark County Community in need. You can stop by and drop off your coats in our donation box located in our lobby.



## Let the Christmas Shopping Begin



All members that have a First Ohio Christmas Club will automatically have their funds transferred to their Regular Share Account, October 3, 2011. Once the money is in your Regular Share Account you are able to use the money on Christmas or whatever your heart desires!

Now is the time to open a Christmas Club Account, so you have the benefit of saving all year long!

**As of September 26, 2011, First Ohio will no longer cash checks drawn on the credit union for non-members.**

## Holiday Closings

Columbus Day - October 10, 2011

Veterans Day - November 11, 2011

Thanksgiving Day - November 24, 2011

Christmas Day - December 26, 2011

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

