

MONEY

First Ohio
Community Federal Credit Union

talks

September 2011

www.firstohiocfcu.org

Starting at **3.05% APR***

Up to **72** Months

Low Rates Ahead

On car loans year 2007-2012

*Annual Percentage Rate. Sample payment for \$20,000 loan for 72 months at 3.05% APR would be approximately \$304.36. 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. Loan Rates are determined by individual credit history and term of loan. Existing loans not eligible for refinance.

Fix Your Low Fund Worries



Looking for a way to help cover those extra school expenses or maybe just get caught up in time for the holidays? First Ohio has the perfect solution for any monetary bind! Apply for our **Bookworm Loan**, a personal loan with an **APR*** as low as **5.99%**, depending on term chosen, where qualified

members can **borrow up to \$3,000**. This is a simple way to solve your problems and relieve a little stress caused by low funds! Don't delay one more minute, 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.

Plastic Pays!



Did you know the more you use your First Ohio **MasterMoney™ Debit Card** or **VISA® Platinum Credit Card**, the more points you can earn through our **UChoose® Rewards** program? For every \$2 spent on your debit card, when used as a signature based transaction, or purchases on your VISA, you will receive 1 point.

Plus, as another added bonus, some retailers that are linked with **UChoose® Rewards** offer double, even triple, the points earned per dollar spent at their businesses. Then at the end of the month, all earned points accumulate into a grand total where you can redeem them right away or save them for something special! For more information, or participating retailers, log on to our home page www.firstohiocfcu.org and click on the **UChoose®** link!

Awesome VISA® Special Headed Our Way

There's just a couple of months before our **3.99% APR*** VISA Balance Transfer Promotion begins! Starting **November 4, 2011** all First Ohio VISA card holders will receive the **3.99% APR** on any cash advances and balance transfers posted on or before **February 3, 2012**. What a great way to pay off your high interest rate credit cards! With this great rate in effect until **August 3, 2012**, the possibilities are endless!



Don't have a First Ohio VISA? Apply for one today! Be prepared for this special rate promotion, and take advantage of our low regular APR of 9.9% and our fantastic rewards program through U Choose® Rewards!

**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 the beginning of 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. All Rates are subject to change without notice.*

No Hassle Checking Accounts at First Ohio!

Tired of being charged by other institutions and having to do so many transactions a month to avoid fees? Well wake up and check out First Ohio's checking accounts. First Ohio has a variety of checking accounts including Economy Checking, which has no stipulations. **NO** minimum balance, **NO** fees, just a simple, use it for what you need, checking account.

First Ohio also has checking accounts that pay dividends; you just need to keep a minimum balance and you'll enjoy no additional fees or hassles. Call in or stop by First Ohio for more information today.



Spread a Little Warmth

Beginning this month, we will place our collection bin in the lobby for Coats for Christmas, a charity that provides new or gently used coats to families in need all over Stark County. This is a great way to clean out your closets and help out your community!



THANKS for Shred It Day!

A special thanks to our entire membership and the Stark County Community for making First Ohio's 4th Annual Shred It Day such a success!

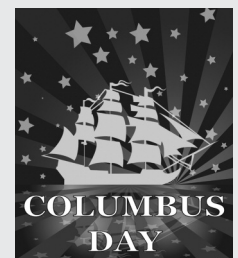
BE ON THE LOOK OUT



We will continue sending out dormant notices through October before taking any further action. An account that is considered dormant has had no activity for at least 5 years. If you receive one of these dormant letters, please respond by making a small deposit or closing your account before the funds are turned over to the Ohio Department of Unclaimed Funds, as required by law.

HOLIDAY CLOSINGS

Columbus Day
October 10, 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.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

