

MONEY

First Ohio
Community Federal Credit Union

talks

May 2009

www.firstohiocfcu.org

Debit Rewards Now Called U Choose RewardsSM

As of May 1, 2009, our Debit Rewards program has been upgraded with a new name - **U Choose Rewards**. With the revamped U Choose Debit Rewards Program, you now have many more products to choose from when redeeming your points. Plus, you can earn extra points while shopping at certain stores. To access your U Choose account, visit our website and click on the U Choose link. To find out more information on U Choose Rewards please call (330) 494-8775 or visit our website www.firstohiocfcu.org.

Spring into Summer

Now that summer is on its way, you may have run into some unexpected costs. With a **First Ohio Spring Loan**, you can borrow up to \$3,000 for 24 months at **7.99% APR***. So, spring to First Ohio for summer preparation assistance.



*Annual Percentage Rate. Sample monthly payment for \$3,000 loan for 24 months at 7.99% APR would be approximately \$135.67. 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.

Main Street Checks Has Arrived

As of May 1, 2009, First Ohio has partnered with Main Street Checks to offer our members 40 different check designs at one low price. For members who have a First Ohio Checking Account and order checks, this is a great value for you! If you have any questions please call First Ohio at (330) 494-8775.



Don't forget Summer Skip-A-Pay will be on its way for July and August!

If you have a First Ohio Travel Club, the funds will be transferred to your Savings Account on June 1, 2009.

Holiday Closings

May 25 - Memorial Day

July 4 - Independence Day

First Ohio - Your Real Estate Opportunity



Did you know we have a variety of Real Estate Loans?

Whether you're looking to purchase a new home or use the equity in your existing home, we have the solution for you. At First Ohio, we offer many real estate loans - first mortgages, second mortgages, home equity lines of credit, home equity loans and special programs for first-time homebuyers along with competitive rates and fast, friendly service. **Call First Ohio at (330) 494-8775 for more information.**



Save with Sentry

First Ohio is partnered with Sentry Insurance. With this partnership comes great savings for you! You can receive up to 10% savings on auto and home insurance. To get a free quote call our Sentry Representative, Crystal, at (330) 920-8585.

Reward Yourself with ScoreCard® Rewards

Life should be rewarding, so reward yourself by buying your everyday living necessities, using your First Ohio VISA®



Platinum card. Points begin to accumulate every time you use your First Ohio VISA® for purchases. You earn 1 point for every dollar you spend, and points can be redeemed for merchandise or travel! So start rewarding yourself with help from your First Ohio VISA®!

New TAD Instructions (effective May 18, 2009)

Call TAD at 330-494-7811

Greeting

Member number #

Personal ID number #

Share and Share Draft Balances

Enter Transaction Code

*# Available Transactions

1# Account Balances

2# Loan Balances

3# Transaction History

4# Account Transfers

5# Additional Services

6# PIN Change

7# CD balance inquiries or YTD dividend and interest totals

8# Hot Carding

9# To receive a check in the mail



AT ANY TIME DURING THIS CALL THE FOLLOWING APPLY:

To repeat this message

0# To say NO to the transaction request or to disconnect the call

To say YES to the transaction request

To let TAD know you are finished with your transaction request enter the # sign

**# To back up one message

VISA

Did You Know...

First Ohio has VISA® Gift Cards!

VISA® Gift Cards are the perfect gift for the special person in your life. Whether they are getting married, graduating, having a birthday, or celebrating another occasion in their life, you can't go wrong with a VISA® Gift Card!

Stop by First Ohio to pick one up today!

We serve anyone who lives, works, worships, or attends school anywhere in Stark County!



TAD-330-494-7811
(Telephone Account Device)

8200 Cleveland Avenue N.W.
North Canton, OH 44720
Phone: 330-494-8775 or
866-494-8775
Fax: 330-494-7187
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

