

# MONEYtalks



September 2008

**First Ohio**  
Community Federal Credit Union

8200 Cleveland Avenue N.W.  
North Canton, OH 44720  
Phone: 330-494-8775 or 866-494-8775  
Fax: 330-494-7187  
[www.firstohiocfcu.org](http://www.firstohiocfcu.org)

**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

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

     

## Back to School Loan

Now that school is back in session, unplanned expenses keep appearing. Don't worry, First Ohio has your solution with our Back to School Loan! First Ohio's Back to School Loan is a great 7.99% APR\* loan that allows qualified members to borrow up to \$3,000.00 for 24 months. Apply online at [www.firstohiocfcu.org](http://www.firstohiocfcu.org) or call our office at 330-494-8775.



\*Annual Percentage Rate. Sample 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.

## SUPER SAVER DAY

Attention all kids 12 and under! This is the month all of your saving will pay off! Visit First Ohio, on Saturday, September 20, 2008. Make a deposit into your Kirby Kangaroo® account, and you'll receive a cool gift. Plus, you will be entered into a drawing to win an awesome prize! Make saving a priority and be rewarded on Super Saver Day!

## Teen Seminar in October

If you missed our teen seminar in June, this is the opportunity for you.

Our Teen Seminar, "Basic Financial Knowledge" will be presented again on Saturday, October 11, 2008 from 12:00pm -1:30pm. This seminar will give you the information you need to successfully manage your money. First Ohio's CU Succeed® Teen Seminar will explain how to balance a checkbook, make a budget, save money and spend it wisely. To RSVP call (330)494-8775 or e-mail [marketing@firstohiocfcu.org](mailto:marketing@firstohiocfcu.org).

## Did You Know...

On Wednesday, October 1, 2008 your Christmas Club funds will be transferred to your Savings Account.



## ScoreCard® VISA® Rewards

Want your VISA credit card to pay you back? With a First Ohio VISA, it can! ScoreCard rewards is a bonus program that rewards you every time you use your VISA. For each transaction, you'll earn one point for every dollar you spend. Once you start accumulating points, you can redeem them for merchandise and much more. To redeem your points, log on to our website [www.firstohiocfcu.org](http://www.firstohiocfcu.org) and click the ScoreCard Rewards link. If you don't have access to the Internet, you can call 1-800-854-0790.

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

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



**Our 3.99% APR\* VISA® Cash Advance Promotion is Almost Here!**



Starting in November, you can take a VISA Cash Advance for a low promotional rate of 3.99% APR\* for six months. If you don't already have a VISA with us, now is the time to apply. If you have any questions please call First Ohio at (330)494-8775.

\*Annual Percentage Rate. Promotional Rate of 3.99% applies to all balance transfers and cash advances applied to a First Ohio VISA card from November 5, 2008 through February 4, 2009.

The promotional 3.99% rate will be in effect until August 3, 2009.

After that time, all credit card balances (including purchases, cash advances, and balance transfers) will revert to the regular credit card rate.



## Share Secured Loan Can Help You Re-Build Your Credit

Need to build your credit history? Have you had trouble in the past and you need to improve your credit history? First Ohio can help. Apply for a Share Secured Loan, and you can borrow money against your Savings Account at a great rate of 3.00% APR\*. Apply online at [www.firstohiocfcu.org](http://www.firstohiocfcu.org) or call our office at 330-494-8775.



\*Annual Percentage Rate. Loan Rates are determined by individual credit history. Sample payment for \$5,000 loan for 36 months at 3.00% APR would be approximately \$145.41. 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.



## Coats for Christmas

It is time to help the community. Before you know it, winter will be here and many people in our community won't have a coat to keep them warm. With your help we can change that. Stop by First Ohio and drop off new or used coats between September 1, 2008 and November 30, 2008. Thank you for any donation you can make.

### Originate Loan Payments

First Ohio now has the option to originate loan payments, which means convenience for you. If you have a loan with us, you can stop by First Ohio and complete a form to request direct payment of your loan from an account at a different financial institution. When you come in to complete the form, please make sure you bring a deposit slip for the account you want us to debit.

## DEBIT CARD REWARDS

The more you use your debit card, the more points you'll earn. Every time you use your debit card as a signature based transaction, you earn one point for every two dollars you spend. To redeem your points, log on to our website at [www.firstohiocfcu.org](http://www.firstohiocfcu.org) and click the [Debit Card](#) link. If you don't have access to the Internet, you can call 1-866-669-2427.

## HOLIDAY CLOSINGS

**Monday, October 13th  
Columbus Day**

**Tuesday, November 11th  
Veterans Day**

**Thursday, November 27th  
Thanksgiving**