



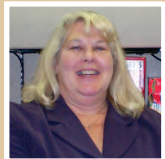
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Youth Week (April 18-24) Activities Announced



Clarification of Federal Regulation D Transfers



Mary Wallace Retires After 15 Years of Service



PROGRESS REPORT AS OF FEBRUARY 28, 2010



Shares	\$157,170,621
Loans	\$132,326,949
Assets	\$178,877,804
Members	24,860

FIND YOUR NAME AND WIN!



Read this newsletter carefully! If you find your name scrambled in parenthesis, you've won \$25.00. Stop by your local Firelands Federal Credit Union office or give us a call to collect your money.

HOLIDAY CLOSINGS



Monday, May 31 - Memorial Day
Monday, July 5 - Independence Day

TIRED OF WINTER? THINK SPRING!

Weather you need funds for home improvements, education or wedding costs, an auto or consolidation loan, think Firelands Federal Credit Union for your Home Equity Loan!



Start Them Young to Learn the Savings Game Join the Savings Team!

By teaching kids how to save for their goals, they'll have one of the most difficult aspects of saving under their belt by the time they're teens - being a consistent saver.

Here are just a few examples to help teach kids of different ages about the savings game:

- Have young children - preschool age - sort different types of money into piles by color and size. (OASHTM A HTOR)
- Play grocery store or credit union/bank. Help them use a pretend cash register.
- At the grocery store, let kids of all ages help you shop. Teach them how to comparison shop - for example, show them that for every \$4.99 box of cereal, there may be similar brands on sale for half as much.
- As kids get older, let them know what things cost. Share sales receipts and bills that you receive for items or services you've purchased for them.
- If you decide to pay your kids an allowance, include them in the decision. Discuss allowance amounts and what they should use their allowance for. The amount is your call, but allow them input. One idea is to have children set aside part of their allowance for spending, part for saving, and part for sharing. Clarify what you'll pay for

and what they should be responsible for. For example, when you're at the movies, maybe you agree to pay for a small drink and popcorn, but the Milk Duds are on them.

- Show children what compounding interest means. Explain that as kids save, they're constantly earning dividends on their savings - on top of that, they're earning dividends on their dividends.
- As kids reach high-school age, clarify what you will pay for and what your children are responsible for. For example, your kids may want the newest cell phone that comes with a really high price tag. Establish your spending limit. If they still want the more expensive version, have them make up the difference. Often, once the responsibility of paying for items is on kids, the "latest and greatest" aren't so important.

Join us this year as we celebrate National Credit Union Youth Week from April 18-24. Our theme for 2010 is "Get in the Savings Game." We have a lot more ideas to help you raise financially savvy kids. (ANEID P ELBL)

Get your kids started right financially and see how they can get in the savings game at Firelands Federal Credit Union.

National Credit Union Youth Week April 18-24

Kid's Club Coloring Contest - "Get in the Savings Game"

- Look for the coloring sheet in your Kid's Club statement this month.
- Return it to your local branch before April 30 to enter.
- You could WIN a \$50 Savings Bond! (ERONIN J ENEEWYS)

Make A Deposit Into Your Kid's or Teen Club Savings Account

- Between April 18-24 and...
- Automatically be entered to WIN a Family 4-Pack of Cedar Point Tickets!

Bonus Rate on Kid's & Teen Club Term Share Certificates

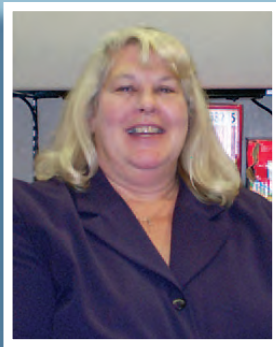
- Open or renew between April 18-24 and...
- Earn 1.00% BONUS on current rate.
- Minimum \$100 and maximum \$1,500 deposit.

Open a New Kid's or Teen Club Account During Youth Week

- Receive a t-shirt or onesie (while supplies last).
- Credit Union will match \$5 initial deposit.



Congratulations on your retirement!



Mary Wallace

Thank you for 15 years of service!

What do you mean, "I've reached the maximum number of transfers for the month?"

Many times members find they are no longer allowed to transfer funds from their share accounts through ARIS and Fireline, or that funds were not transferred from their share account to cover an overdraft. While inconvenient, there is a reason the transfers are being restricted, and the reason is Federal Regulation D.

What is Regulation D?

Federal Regulation D places a monthly limit on the number of transfers you may make from your Savings or Insured Money Management Accounts (IMMAs) without your physical presence being required. You are allowed six such transfers per month.

What are my options once an account has reached its Regulation D limit?

You may complete withdrawals and transfers in person, by mail or at an ATM.

If an account used for Overdraft Protection has reached its Regulation D limit, will overdraft requests be honored? (EIIWL D GRLYEU)

No, if the Overdraft Protection account is a Savings Account or IMMA. In that case, you will receive a notice by mail and incur an Insufficient Funds or Privilege Pay fee for every overdraft attempted beyond your monthly Regulation D transfer limit.

One way to prevent incurring such a fee is to open an Overdraft Line of Credit loan. You can apply for an Overdraft Line of Credit loan online at www.firelandscfu.org or see one of our friendly Loan Officers. Loan qualification and restrictions apply.

FRIENDLY REMINDERS

CELL PHONE USE:

As a courtesy to all of our members and to serve you better, please refrain from using your cell phone while in our lobby and drive-thru. Thank you!

UNABLE TO MAKE YOUR LOAN PAYMENT?

Contact the Credit Union in advance and ask for ext. 2030. We will do our best to help you keep your credit in good standing.

Coming soon:
MOBILE BANKING
Stay tuned for more information!



FEE SCHEDULE

The following fees may be assessed against your account & the following transaction limitations, if any, apply to your account.

ATM		Non-sufficient Funds Check (each item)	29.00
Card Replacement	10.00	Return Deposit Items (if collected)	10.00
W/D non owned STAR ATM	1.00	Return Deposit Items (if uncollected)	20.00
W/D non owned Cirrus ATM	2.00	Statement Copies	5.00
Account Inquiry	1.00	Computer History (per page)	2.00
Credit Cards		Stop Payment	29.00
Late Payment	15.00	Check Copy	5.00
Temporary Increase	25.00	Collections (includes foreign currency items)	20.00
Cashier's Check	5.00	Wire Transfers	
Certified Check	10.00	Outgoing (domestic)	20.00
Money Order	2.00	Outgoing (foreign)	50.00
Traveler's Checks	2.00 per \$100	Incoming (domestic)	15.00
Traveler's Checks for Two	2.00 per \$100	Incoming (foreign)	20.00
Account Research (per hr)	20.00	Close Acct. w/i 6 Months of Open	5.00
Account Balance Assist. (per hr)	20.00	Reopen Acct. w/i 6 Months of Closing	25.00
Garnishment	25.00	Check Cashing	**5.00
Executions & Levies	2.00 (or state max)	Return Mail	5.00
Inactive Account	5.00	Rejected Check Fee	3.00
Privilege Pay	*29.00	Check Printing	Depends on style ordered
ATM Overdraft	*29.00		
ACH Overdraft	*29.00		
Overdraft - Each Overdraft Paid	*29.00		

*Opt-in only for ATM & debit card overdrafts after 7/11/10

**Including on-us checks



MAILING ADDRESS

P.O. Box 8005
Bellevue, OH 44811

BELLEVUE OFFICE

221 E. Main Street
Bellevue, OH 44811
419.483.4180
Fax: 419.483.7100

NORWALK OFFICE

175 Cleveland Road
Norwalk, OH 44857
419.668.5833
Fax: 419.668.6007

346 Milan Avenue
(Drive-thru & ATM)

117 Whittlesey Avenue
(ATM only)

GALION OFFICE

419 Harding Way West
Galion, OH 44833
419.468.5631
Fax: 419.468.7633

BUCYRUS OFFICE

2100 E. Mansfield Street
Bucyrus, OH 44820
419.562.0447
Fax: 419.562.7059
629 N. Sandusky Avenue
Bucyrus Community Hospital
Lobby (ATM only)

ARIS (bank-by-phone)

Bellevue: 419.483.3648
Norwalk: 419.663.2574
Galion: 419.462.5802
Bucyrus: 419.562.4297
Out of the area:
1.888.842.7334

ROUTING & TRANSIT NO.

241274077

MAIN TOLL-FREE NO.

1.800.276.5775

