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Youth Week Activities - Money Rocks! (April 17-23)



Auto Loan Refinance Promotion Announced



Got Big Plans? Home Equity Lines of Credit Available



PROGRESS REPORT AS OF FEBRUARY 28, 2011



Shares	\$168,598,164
Loans	\$131,302,768
Assets	\$191,241,324
Members	25,629

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 30 - Memorial Day
Monday, July 4 - Independence Day

UNLOCK YOUR DREAMS.

Let Firelands Federal Credit Union help you purchase your dream home!

With 100% financing, contact our Mortgage Loan Originators today and ask about our USDA loans.



Are your kids on the right track to financial independence?

For many of today's young adults, that goal is still a long way off. Forty-one percent of parents still provide some level of financial support to their children ages 23 to 28. In addition, only 23% of parents say their kids are very knowledgeable about money management.*

Achieving economic prosperity is difficult. It's especially hard for young people who've never learned how to manage money. Your Credit Union is ideally positioned to respond because we believe in the power of education. We're here to help you launch the youth in your life toward financial independence.

Join. As a start, open a savings account for each child in your family at the Credit Union. As soon as your children can write, have them fill out deposit and withdrawal slips. Guide teenagers through using a debit card and balancing a checkbook.

Share. Include your children in your household finance discussions. Show them how you budget income and expenses. As their skills improve, give them challenges - such as finding a better cell phone plan, calculating the total monthly cost of owning a car, or sticking to a budget with back-to-school or holiday spending.

Coach. Remind your children to ask for help when they need it and turn to your Credit Union when you want help. (RJEAN LLOOPKC) Our tradition of service and philosophy of self-help makes Firelands Federal Credit Union and all credit unions a natural partner in pursuing financial security.

We're here to help. For more information, give us a call at 1-800-276-5775.

*2010 Families and Money Survey, Charles Schwab.

National Credit Union Youth Week April 17-23

Visit Firelands Federal Credit Union the week of April 17-23 and help us celebrate National Credit Union Youth Week. We will show youth and teens how **MONEY ROCKS!** at the Credit Union. Stop by our lobby for:

Kid's Club Coloring Contest - "Money Rocks At My Credit Union"

- 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 deposit to your savings account!** (one winner per branch)

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

- Between April 17-23 and automatically be entered to **WIN a Family 4-Pack of Cedar Point tickets!** (one winner per branch)

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

- Open or renew between April 17-23 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 piggy bank (while supplies last).
- Credit Union will match \$5 initial deposit.

And remember, Firelands Federal Credit Union membership is open to all your family members. (NHOJ K DARPEL)



FRIENDLY REMINDERS

DRIVE-THRU USE:

To ensure efficiency at all drive-thrus, we are not permitted to accept large currency, coin or multiple check deposits. Please remember to endorse all checks and fill out a blue slip with your account number and signature.

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.

Celebrate Spring at Invest in America

With spring comes a lot of holidays: Easter, Passover, Mother's Day, Father's Day, graduation and more. Firelands Federal Credit Union and *Invest in America* can help you save with your gift-giving at www.firelandsfcu.org. Need flowers for mom? The latest gadget for a dad or grad? *Invest in America* has money-saving offers (LEIADN W KEEWIL) from FTD and Shop America:

- FTD offers significant savings not only on gorgeous flowers, but also spa sets, chocolates, wine baskets and more. And if you do order flowers, FTD has their "Good as Gold" 7-Day Satisfaction Guarantee that your flower arrangements will last at least 7 days – guaranteed. Plus, they have same day delivery available.
- With Shop America, you can save, get cash back and have access to more than 1,200 online retailers, including some of the largest and most popular, at great discounts. And every time you earn \$10 or more, you'll get a check as a thank you. Get spring discount fever with *Invest in America*! Visit www.firelandsfcu.org where you can check out the latest *Invest in America* offers and start saving today.

Now available!

MOBILE BANKING

Visit our website for more info.



REFINANCE your auto loan. Lower your rate & monthly payment. Leave with a 1% CASH REBATE - money in your pocket!

Bring these items with you:

- The amount you want to borrow
- Your vehicle information, including VIN
- Valid driver's license (AAANIL C NOIKK)

Call or visit your local full-service branch for more information!

This offer is subject to confirming you meet our pre-established criteria for this loan including certain credit bureau information, your vehicle type, vehicle age and your annual income. Otherwise, we may elect to change or withdraw this offer. This offer is not available on current FCCU auto loans. Offer must be accepted by 5/15/2011.



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

Got Big Plans?

Put a Home Equity Line of Credit to work for you!

- > No closing costs
- > 15 year term (RASAHL RECKAFHO)
- > Variable rates as low as **4.00%** APR¹
- > Access money any time, for any reason
- > Receive a **FREE GIFT** - BBQ set or garden kit
- > PLUS, a **\$75 Visa® GIFT CARD**

Apply online at www.firelandsfcu.org or call to schedule an appointment at any convenient location!

¹Annual Percentage Rate shown may vary and is for single-family owner occupied properties with loan to value (LTV) up to 80%. \$2,500 (new money) minimum advance to qualify for rate. Home Equity Loan is secured by primary residence. Closing costs associated with this product are waived provided the loan is maintained for a minimum of 3 years. Offer is subject to credit approval, may be modified or discontinued at any time. Membership eligibility required. Restrictions may apply. See an employee for more details. Free gift based on availability. ²Grill model may vary from what is shown. One entry per member. Winner chosen at random from all entries submitted. Offer expires April 30, 2011.

ENTER TO WIN²
this Weber grill when
you open a HELOC!



Changes Coming to Early Withdrawal Certificate Penalties*

Term	Penalty
12 months or less	60 days
13 – 24 months	120 days
25 – 48 months	150 days
49 months or more	210 days

Effective 7/1/2011

*Early Withdrawal Penalties may exceed dividends paid and accrued on Certificate. Principle may be reduced by early withdrawal penalties.

LOG ON TO WWW.FIRELANDSFCU.ORG FOR ADDITIONAL INFORMATION.

