



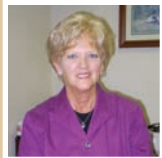
IN THIS ISSUE:



Protect Yourself From Identity Theft & Fraud



National Credit Union Youth Week April 19-25



Debbie Houle Retires After 31 Years of Service



PROGRESS REPORT AS OF FEBRUARY 28, 2009



Shares	\$139,503,069
Loans	\$111,297,709
Assets	\$161,231,236
Members.....	23,183

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 25 - Memorial Day
Saturday, July 4 - Independence Day

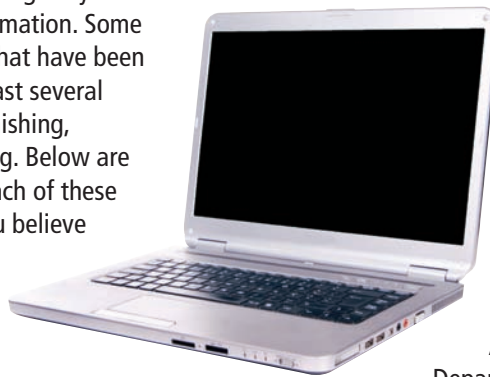
OHFA DOWN PAYMENT ASSISTANCE GRANT IS BACK!

If you are purchasing a home, please contact one of our mortgage specialists for details. (DADIV RETNROP)



Phishing, SmiShing & Vishing: Protect Yourself From Identity Theft & Fraud

Identity theft and fraud have become major issues over the past several months. Firelands Federal Credit Union wants to protect you as our member. We will NEVER email, text message, or call you with an automated voice, asking for your private account information. Some of the major scams that have been occurring over the past several months are called Phishing, SmiShing, and Vishing. Below are some examples of each of these types of scams. If you believe that you have been a victim of one of these scams, please call us as soon as possible to report it.



SmiShing is a type of fraud similar to phishing in which a text message is sent to your cell phone or handheld device. As in other types of scams, the message either includes a link, or prompts you to call a number that, when accessed, attempts to collect your private information. To avoid falling victim to this scam, be sure before supplying your private information that you are indeed dealing with the company on a known legitimate phone number or website, and that you initiated the transaction.

According to the United States Department of Justice, the best way to prevent identity theft from happening to you is to remember the word **SCAM**.

- S** Be stingy about giving out your personal information to others unless you have a reason to trust them, regardless of where you are; at home or on travel.
- C** Check your financial information regularly and look for what should and should not be there.
- A** Ask periodically for a copy of your credit report.
- M** Maintain careful records of your banking and financial accounts.

Identity theft and fraud are becoming more and more common, and we at Firelands wish to keep you safe from these types of scams. (RRYET NOORTS) Remember to be stingy with your personal information, especially when you did not initiate the transaction, so that you can avoid falling victim to these types of fraud.

FRIENDLY REMINDERS

ADDRESS CHANGES:

To ensure your security, all address changes must be made in person. Please see a member service representative if you need to update your records.

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 the drive-thru. Thank you!

ACCOUNT NUMBER:

Your account number is masked on your statements and receipts for your protection. Please request a new membership card if you have forgotten your account number.

April 19-25

National Credit Union Youth Week

Kid's Club Coloring Contest - "The Magic of Saving"

- 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!**

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

- Between April 19-25 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 between April 19-25 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. (CAIPATIR EEVSSRE)
- Credit Union will match \$5 initial deposit.

Coming Soon:

New Checking Products

Stay tuned for more information!



Congratulations on your retirement!

Debbie Houle

*Thank you for
31 years of service!*



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

SHARE DEPOSIT RATES

	Dividend Rate	Annual Percentage Yield
Prime/Business Prime Share Accts.	0.25%	0.25%
All Other Share Accts.	0.25%	0.25%
Money Market Checking Accts.	0.50%	0.50%

FEE SCHEDULE

The following fees may be assessed against your account.

ATM		Non-sufficient Funds Check	25.00
Card Replacement	5.00	Return Deposit Items	5.00
W/D non owned STAR ATM	1.00	Statement Copies	1.00
W/D non owned Cirrus ATM	1.00-2.00	Computer History (per page)	1.00
Account Inquiry	1.00	Stop Payment	25.00
Credit Cards		Check Copy	2.00
Late Payment	15.00	Collections	
Temporary Increase	5.00	Incoming	5.00
Cashier's Check	2.00	Outgoing	5.00
Certified Check	4.00	Wire Transfers	
Money Order	1.00	Outgoing (domestic)	10.00
Traveler's Checks	1.00 per \$100	Outgoing (foreign)	40.00
Traveler's Checks for Two	1.50 per \$100	Incoming	10.00
Account Research (per hr)	15.00	Close Acct. w/i 6 Months of Open	5.00
Account Balance Assist. (per hr)	15.00	Reopen Acct. w/i 6 Months of Closing	10.00
Garnishment	25.00	Check Cashing*	5.00
Executions & Levies	2.00 (or state max)	Return Mail	5.00
Inactive Account	2.00/6 mo	Rejected Check Fee	3.00
Privilege Pay	25.00	Check Printing	Depends on style ordered
ATM Overdraft	25.00		
ACH Overdraft	25.00		
Overdraft - Each Overdraft Paid	25.00		

*including on-us checks

LOG ON TO WWW.FIRELANDSFCU.ORG FOR ADDITIONAL INFORMATION. (SELSLUR LLIMS)

