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PROGRESS REPORT AS OF MAY 31, 2009



Shares .....	\$141,592,897
Loans .....	\$118,524,163
Assets .....	\$162,764,856
Members.....	23,481

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



Saturday, July 4 - Independence Day  
Monday, September 7 - Labor Day

SUMMER IS THE PERFECT TIME TO THINK ABOUT A HOME EQUITY LOAN!

Contact our Mortgage Loan Specialists today.



## New Checking Accounts Introduced: Elite & Interest Checking Now Available!

Firelands Federal Credit Union is excited to announce the addition of two new checking accounts - Elite Checking and Interest Checking. Stop by one of our convenient locations to learn more and make the switch today! If you have a different Firelands checking account, the transition to Elite or Interest Checking will be seamless. Members with checking accounts at other financial institutions are encouraged to make the switch to Firelands checking! (NSSAU M PIPH) Our friendly Member Service Representatives will help you transition your automatic payments and direct deposit using our handy online Switch-Kit.

### Elite Checking

For our members who consistently maintain a high balance in their checking account and enjoy the security and convenience of direct deposit. Elite Checking is our high dividend-bearing checking account that allows you to enjoy free checks, free gift cards, no foreign ATM fees<sup>^</sup>, a bonus rate on IRAs and Term Share Certificates\* and a discount on Consumer Loans\*\*. We encourage you to open an ATM/Visa<sup>®</sup> debit card so that you can take advantage of our convenient ATM locations. As with all of our checking accounts, you can also take advantage of free access to Fireline (online banking), online Bill Pay, E-Statements and ARIS (bank-by-phone).

### Interest Checking

This tiered account is for the member who wants to earn dividends on their checking account, but prefers to maintain a lower balance. With Interest Checking, you'll start earning dividends on the first penny you deposit! In addition, you'll enjoy free checks and an ATM/Visa<sup>®</sup> debit card. You can also take advantage of free access to convenient services such as Fireline (online banking), online Bill Pay, E-Statements and ARIS (bank-by-phone).

	Elite Checking	Interest Checking	Free Checking
<b>Minimum Balance</b>	None	None	None
<b>Monthly Fee</b>	\$20.00	\$10.00	FREE
<b>How To Avoid The Fee</b>	Maintain \$10,000 avg. daily balance & Have direct deposit	Maintain \$1,000 avg. daily balance	N/A
<b>Dividends</b>	Yes <i>Visit website for current rates</i>	Yes - Tiered <i>Visit website for current rates</i>	No
<b>What's Free?</b>	1 box of checks per order BONUS 0.50%* on IRA & Share Certificate Rates DISCOUNT 0.50%** on Consumer Loan Rates Gift cards Foreign ATM fees <sup>^</sup>	1 box of checks per order	N/A

\* Excludes Smart Saver, Kid's and Teen Club Share Certificates. \*\* Discount rate does not apply to Mortgage Loans or Credit Cards. ^ Surcharge may be imposed by other financial institutions.

## FRIENDLY REMINDERS

### **PAYROLL CHANGES:**

When switching from payroll or direct deposit, please contact the Credit Union so that we can make any necessary adjustments to your loan payments, etc.

### **STOP PAYMENTS:**

Stop payments cannot be placed on point-of-sale transactions using your debit card. However, you may dispute a transaction if necessary.

## Congratulations Graduates!

Firelands Federal Credit Union annually awards scholarships to area high school seniors. Our goal is to assist and encourage them to further their education so that they may one day give back to their community. These bright young people are the future of our great nation.

**Katie Drown**, Monroeville H.S.  
**Sarah Luc**, Norwalk H.S.  
**Jeremy Peterson**, Norwalk H.S.  
**Sarah Reffey**, Colonel Crawford H.S.  
**Kaitlynn Sharp**, Bellevue H.S.  
**Christina Shelley**, Bellevue H.S.



## We're Always Watching Out For Our Credit & Debit Card Members...

As a member of Firelands Federal Credit Union, you can be assured that we are taking steps to protect you against Credit and Debit Card fraud.

One step we have taken is to have our Credit and Debit Card processor constantly monitor your Credit and Debit Card activity. (OYTR HTIWRG) Whenever they find your card being used for a service, large amount, or at a merchant type that you usually don't use, they flag your account. If the activity continues, our processor will attempt to contact you to verify the account activity.

You can be assured that if you receive a call from our processor they will NEVER ask you for your account information, such as your card number, expiration date, address, or any other personal information. They will identify themselves and ask you to validate transactions that have occurred on your account.

Keep in mind, if our processor can't reach you at the number you have provided, they will shut down your card for your protection. (DRRAHIC D LALH ) For that reason, you may want to contact us and add your cell phone number to our contact number for your convenience.

ALWAYS REMEMBER, if you receive a call and the caller begins asking you for ANY account information, hang up and contact your card issuer. If the Credit Union is closed, you will receive instructions on our night messaging system for reporting a lost or stolen Credit or Debit Card. You may follow those instructions to see if our processor has attempted to reach you.



### **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

## Join Us For Member Appreciation Days!

Member Appreciation Day dates have been chosen for this summer. Mark your calendar to come enjoy hot dogs and hamburgers with us as we show our appreciation for YOU - our loyal members!

**Bucyrus: July 31**  
**Galion: August 7**

**Norwalk: August 14**  
**Bellevue: August 21**

## Quilt Raffle

### To Benefit The Wounded Soldiers Fund

Once again, we will be selling raffle tickets for a chance to win a beautiful handmade quilt. Tickets may be purchased at all Member Appreciation Days for \$1 each or 6 tickets for \$5. The raffle proceeds will benefit the Wounded Soldiers Fund with the drawing to be held by August 28, 2009. For more information about the Wounded Soldiers Fund, please visit our website at [www.firelandscfu.org](http://www.firelandscfu.org). (HHPERRCTOSI DEELRI)

