



IN THIS ISSUE:



Credit Union Members Save With *Shop America*



54th Annual Meeting & Election To Be Held



Invest in *America*
CU Member Rewards Program
www.lovemycreditunion.org

PROGRESS REPORT AS OF AUGUST 31, 2010



Shares	\$161,491,117
Loans	\$134,914,740
Assets	\$183,413,768
Members.....	25,383

Firelands Federal Credit Union members Get paid to shop with *Shop America*!

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.

Most people shop online these days. Why not save and get money back when you shop? Firelands Federal Credit Union and Invest in America want to reward you with discounts and cash back just for being loyal to your favorite stores online.

Through *Shop America*, members like you have access to more than 1,200 online retailers, including some of the largest and most popular, giving you major discounts when you shop. (WIALLM I DRORFOME C) And every time you earn \$10 or more in cash back from your purchases, you'll get a check as a thank you! Don't forget to make your *Shop America* purchases with your Firelands Federal Credit Union credit or debit card.

So whether you're looking to shop online with Target, Macy's, Best Buy, Apple or hundreds of other stores, you can save and get paid to shop.

Visit our website at www.firelandsfcu.org for details on *Shop America* and the other Member Rewards partner offers from Invest in America. Easy online access. Shop anytime. *Shop America*.

HOLIDAY CLOSINGS



- Monday, October 11 - Columbus Day
- Thursday, November 11 - Veteran's Day
- Thursday, November 25 - Thanksgiving
- Saturday, December 25 - Christmas Day
- Saturday, January 1 - New Year's Day

It's still a great time to PURCHASE A HOME while interest rates are low!

We offer conventional, FHA and VA loans and OHFA down payment assistance grants. Please contact our Mortgage Specialists to set up an appointment for a free pre-approval today.



Check Your Limits...

A Firelands Checking Account May Be Right For You!

Your deposit accounts (share savings and Insured Money Management Account) at Firelands Federal Credit Union are regulated by the Federal Reserve Bank's Regulation D. Regulation D requires the credit union to limit the following electronic withdrawals and payments from your savings accounts to a maximum of six (6) per month per savings account.

- Automatic Payments (preauthorized debits via ACH)
- Fireline (online banking) withdrawal transfers
- ARIS (bank-by-phone) withdrawal transfers

After the limit is reached, the credit union is required, by regulation, to reject further funds payments or transfers and may return your preauthorized debit for non-sufficient funds (NSF) with a NSF fee assessed. (HJON MNAI)

If you currently have more than six (6) electronic withdrawals from your deposit account, contact us to open an FFCU Checking Account. No checks are required and you'll avoid having your electronic withdrawal returned and a fee assessed.

FRIENDLY REMINDER

SNOW BIRDS:

Be sure to give us your winter address so we can continue sending your Credit Union correspondence to you. We can even set your mail to start coming back north when you do!

Congratulations!

Robin Sirl of Tiro is the winner of the Wounded Soldiers Fund quilt raffle at Member Appreciation Days! Thank you to all who donated to this worthy cause.



Christmas Club Transfers

Your 2010 Christmas Club or Christmas Club Plus+ balance was transferred to your checking account on Friday, October 1st. If you do not have a checking account with us, your Christmas Club or Christmas Club Plus+ balance was transferred to your primary share account. Don't forget to stop in and pick up your special Christmas Club member's gift. Gifts are available while supplies last.

Start your 2011 Christmas Club or Christmas Club Plus+ Account now to have the money when you need it!



Congratulations On Your Retirement!

(left to right)

Linda Waner - 21 years

Jeri Miller - 8 years

Carole Braker - 12 years



Thank you for your years of service!

Coming Soon! Mobile Banking



iPhone and BlackBerry users will soon be able to access their Firelands Federal Credit Union accounts 24 hours a day, 7 days a week with Mobile Banking. Thru Mobile Banking, members using Smart Phones will be able to transfer funds between accounts, look at recent account history, find the nearest Shared Branching location or ATM and much more! Mobile Banking activity is encrypted and data is not stored on your phone. Also, you must register your phone thru Fireline (online banking), so rest assured your information is completely secure! (AEMIJS EARINM)

Annual Meeting Announcement Election of Officers

Firelands Federal Credit Union's 54th Annual Meeting will be held on Wednesday, February 16, 2011 at 5:30 p.m. in the Bellevue office, 221 East Main Street, Bellevue, Ohio. This will be a business meeting only. Order of business is as follows: Call to Order, Determination of Quorum, Report of the Board of Directors, President's Report, Old Business, New Business, Announcement of Election Results and Adjournment. The election of officers will be by mail ballot unless there is only one nominee for each vacancy to be filled. The following Board members have been nominated for election to the Board of Directors: Donald Lehnert, James Polek and Roland Tkach. Other members interested in being nominated should contact the Nominating Committee thru the Human Resource Department of the credit union. Nominations may also be made by petition signed by one percent of the total membership and submitted to the Nominating Committee by November 8, 2010. (ALEHCFMI DOTD) Official petition forms will be supplied and must be used.



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