



**IN THIS ISSUE:**



**ScoreCard® Bonus Points For MasterCard® Has Arrived!**



**Great Rates - Refinance Your Auto Loan Today!**



**55<sup>th</sup> Annual Meeting & Election To Be Held**



**PROGRESS REPORT AS OF AUGUST 31, 2011**



|              |               |
|--------------|---------------|
| Shares ..... | \$169,291,296 |
| Loans .....  | \$134,936,424 |
| Assets ..... | \$193,839,778 |
| Members..... | 26,254        |

**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, October 10 - Columbus Day  
Friday, November 11 - Veteran's Day  
Thursday, November 24 - Thanksgiving  
Monday, December 26 - Christmas Day  
Monday, January 2 - New Year's Day

## Introducing... ScoreCard® Bonus Points for MasterCard®

Firelands Federal Credit Union is excited to announce the addition of Score Card® Bonus Points to our MasterCard program. Beginning October 1, 2011, our members may choose between our current CashBack program or the new Bonus Points program. If you currently have a Firelands Federal Credit Union MasterCard, you are already enrolled in the CashBack program. If you would like to switch and be enrolled in Bonus Points, please contact our Card Department at extension 2037. **For a limited time, we will be converting CashBack dollars over to Bonus Points at a value of 5 Bonus Points for every \$1 in CashBack accumulated!**

With Bonus Points you can use your credit card to purchase groceries, gas or buy a last minute gift for a friend and earn one point for every dollar you spend. So, while you're busy taking care of your life, ScoreCard is taking care of you! For every qualifying purchase made using your credit card, you earn valuable Bonus Points that may be redeemed for brand-name merchandise and exciting travel rewards. (AEND LENLOBBACER)

Take a look at our website, [www.firelandscfu.org](http://www.firelandscfu.org), for program details or visit the ScoreCard web site at [www.scorecardrewards.com](http://www.scorecardrewards.com) to view some of the many gifts and gadgets available. You'll be amazed at the possibilities!

## Refinance your auto loan from another financial institution

Leave the same day with cash in your pocket

### Plus 1% Cash Rebate!

**Bring these items with you:**

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

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

*This offer is not available on current FFCU auto loans.  
Offer must be accepted by 11/30/2011.*



## FRIENDLY REMINDER

### NEED TO SEE A LOAN OFFICER?

Please call in advance to schedule an appointment with a loan officer. Doing so may help you avoid a long wait time or having to return at a later day or time. Thank you!

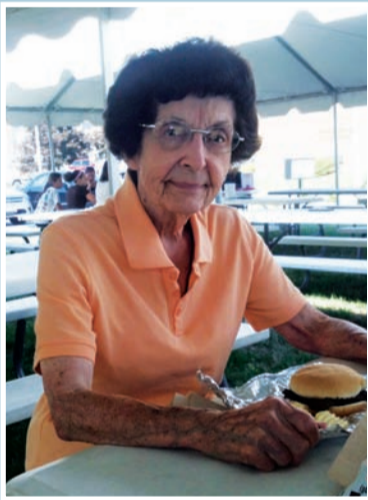
### SNOW BIRDS:

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!

# Annual Meeting Announcement

## Election of Officers

Firelands Federal Credit Union's 55<sup>th</sup> Annual Meeting will be held on Wednesday, February 15, 2012 at 5:30 p.m. in the Bellevue office, 221 East Main Street, Bellevue, Ohio. (EANDRB ALSHW) 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: Kenneth Rospert, Kenneth Landoll and Wendell Layton. Other members interested in being nominated should contact the Nominating Committee thru the Human Resources 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 7, 2011. Official petition forms will be supplied and must be used.



## Member Appreciation Days

Firelands Federal Credit Union employees enjoyed serving our members during Member Appreciation Days this year. Between all four branches, we served nearly 2,200 hamburgers and 1,400 hot dogs!

If you weren't able to make it out this year, we hope you'll join us next summer! (EASMJ LIEVRREOM)

*(left) Mrs. Ball, one FFCU's original members, enjoys Member Appreciation Day in Bellevue.*

## MORTGAGE RATES ARE AT AN ALL TIME LOW!

It's a great time to refinance or purchase a home. Please contact a Mortgage Loan Originator today, to set up your appointment!



## Christmas Club Transfers

Your 2011 Christmas Club or Christmas Club Plus+ balance was transferred to your checking account on Saturday, 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 2012 Christmas Club or Christmas Club Plus+ Account now to have the money when you need it!*



## Congratulations!

Ray Alt of Bucyrus was the winner of the Wounded Soldiers Fund quilt raffle at Member Appreciation Days! Thank you to all who donated to this worthy cause.



### 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