

**IN THIS ISSUE:****Mobile Banking Available****It's A Great Time To Purchase
A Home! Rates Are Low!****Member Appreciation Day
Dates Announced****PROGRESS REPORT AS OF
MAY 31, 2011**

Shares	\$169,887,042
Loans	\$133,752,010
Assets	\$195,683,358
Members.....	25,974

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.
(YASINLD DRAW)

HOLIDAY CLOSINGS

Monday, July 4 - Independence Day
Monday, September 5 - Labor Day

Take your Credit Union accounts with you wherever you go! Mobile Banking Available

Do you find yourself away from home and wondering what your account balance is or whether a check you wrote has cleared? Or do you need to locate the nearest ATM or Shared Branching location while out of town? (AMSULE YTHSEM)

Firelands Federal Credit Union has a secure and convenient new product to help you out! Mobile Banking gives you access to your accounts and much more - all from the convenience of your Smart Phone!

You'll need to be a registered user of Fireline (online banking) in order to use Mobile Banking and all of the same great security features apply! This service is provided to you FREE as our member.

Once signed in, you will be able to:

- View account balances
- Transfer funds between your accounts, or your account and another member's account
- Make loan payments
- Find Firelands Federal Credit Union locations
- Find Shared Branching locations and ATM's close to you

Signing up is easy!

You must first be a registered Fireline (online banking) user. Once you are in Fireline, simply click on the "Mobile Banking" button for further instructions. Directions for registering your Smart Phone for Mobile Banking are on our website - www.firelandsfcu.org.

Congratulations 2011 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.

Brianna Bloomberg, Bellevue Senior H.S.**Jared Cox**, Wynford H.S.**Heaven Gunn**, Norwalk H.S.**Elizabeth McKinney**, Norwalk St. Paul**Joseph Schafer**, Norwalk St. Paul**Casey Siesel**, Margaretta H.S.**Each student received a \$1,000 scholarship!**

(YRMA EEANDRRLOB)

FRIENDLY REMINDERS

IS YOUR CONTACT INFORMATION UP TO DATE?

If your address or phone number has changed recently, please remember to let us know in case we need to contact you regarding your accounts.

CLASS OF 2011

Don't forget... Once a member, always a member! Even if you're leaving the area, you can remain a member of Firelands FCU. Ask us about Shared Branching!

SIGN UP FOR E-STATEMENTS WITHIN FIRELINE!

You must be a Fireline (online banking) user to receive paperless E-Statements. Sign up for these convenient & secure services today!

Don't Take A Chance... Open A Firelands FCU Checking Account!

Six (6) Regulation D transactions and "you're out!"

If you have authorized a company or merchant to automatically withdraw payments from your Savings Account or IMMA (known as ACH or EFT transactions), these transaction will count as Regulation D transactions and could be returned if you reach your Regulation D limit.

Effective July 1, 2011, you will receive a letter if you reach your Regulation D limit. The letter will warn you that beginning the next month, Regulation D transactions in excess of six (6) in a month will be returned unpaid to the company or merchant you authorized to take the payment. This could be your mortgage, insurance or other important payment! (AEISJSC GERNIEYDH)

To avoid this situation, make automatic payments using your Elite, Interest or Free Checking Account. You may contact us to open the checking account and the company or merchant to arrange the change. Please be aware that your request to the company could take more than a month to go into effect.



IT'S A GREAT TIME TO PURCHASE A HOME!

Interest rates are LOW!
Firelands Federal Credit Union has Mortgage Programs to help you get into your DREAM HOME!
Contact a Mortgage Loan Officer today to set up an appointment.



Congratulations on your retirement!

Sheryl Courtney



Thank you for 8 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

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!

Galion: July 29, 11 a.m. - 2 p.m. **Norwalk: Aug. 12, 11 a.m. - 6 p.m.**
Bucyrus: Aug. 5, 11 a.m. - 4 p.m. **Bellevue: Aug. 19, 11 a.m. - 6 p.m.**

Quilt Raffle

To Benefit 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 September 1, 2011. For more information about the Wounded Soldiers Fund, please visit our website.

