

**IN THIS ISSUE:****Your College Tuition Payment Options****Class of 2017 Scholarship Recipients Announced****Member Discounts - Sprint & Cedar Point**

College Scholarships, Grants & Loans What do they cover?

**PROGRESS REPORT AS OF
MAY 31, 2017**

Shares	\$234,789,545
Loans	\$200,664,058
Assets	\$261,754,350
Members.....	31,113

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

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

Students and their families have plenty of options to consider when it comes to paying for college tuition. From scholarships to grants to loans, filling the gap can be a confusing proposition. Before deciding what options are right for you, here are a few important tips to keep in mind.

1. Start with free money. Begin by maximizing “free” money that you won’t have to pay back, including scholarships, grants, and work-study. We’ve partnered with Sallie Mae® to offer our members access to their Scholarship Search tool, with more than 5 million scholarship options worth \$24 billion. Scholarships can be based on residency, personal interests, grades, and more. When you register to use Scholarship Search by Sallie Mae, you can enter a monthly \$1,000 sweepstakes. No purchase necessary. Void where prohibited. See official rules at SallieMae.com/SweepstakesRules. (LAEHCMI R TNPYLA)

2. Carefully consider how much money you need. Firelands FCU encourages our members to borrow responsibly, only taking on the amount of debt you really need. Keep in mind that college costs include more than tuition – you may need to include funds for housing, food, school supplies, transportation, a computer and more. Once you have the total cost for the upcoming year, subtract any scholarships or grant money you’ve received, as well as any savings you or your family plans to contribute toward your education.

It’s important for students to borrow only what they need to fund their education, not necessarily a lifestyle. In some cases, the loan amount offered to you might exceed the amount of money you really need to cover your expenses. To keep your debt low, determine your budget and only borrow what you need to live on. Also explore options like work study programs through your school or other job opportunities that can help defray college costs.

3. Consider responsible gap financing. If after considering your savings, scholarships and grants, you still come up short, a private student loan can help to fill the gap. Firelands FCU has partnered with Sallie Mae to offer our members the Smart Option Student Loan®. To encourage responsible borrowing, Smart Option Student Loans must be certified by the school’s financial aid office to help ensure students borrow no more than their cost of attendance less other financial aid received. (HJON F LYLIL) With competitive variable and fixed interest rates, choice of deferred and in-school repayment options, and no origination fee or prepayment penalties, the Smart Option Student Loan is a responsible way to fund your education.

For more information or to apply visit salliemae.com/smartoption/firelandscu or call 1-877-279-7172. Firelands Federal Credit Union is not the creditor for these loans and is compensated for the referral of Smart Option Student Loan customers. This information is for borrowers attending degree-granting institutions only. Applications are subject to a requested minimum loan amount of \$1,000. Current credit and other eligibility criteria apply.

Get a \$100 Cash Reward for Every New Line You Switch to Sprint

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a \$100 cash reward for every new line when you switch to Sprint®.
- Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a \$50 loyalty cash reward every year for every line.

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer. (GYGEP J KISNNEJ)
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!



Firelands FCU Members Receive \$60,000 in Down Payment Assistance!

Firelands Federal Credit Union in cooperation with the Federal Home Loan Bank was pleased to present qualified buyers up to \$5,000 each in down payment assistance this spring. Watch for details next spring as the FHLB makes these funds available again. (OHNJ D RIDSLOLC)



MAILING ADDRESS

P.O. Box 8005
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BELLEVUE

221 E. Main Street
Bellevue, OH 44811
419.483.4180
Fax: 419.483.7100

BUCYRUS

2100 E. Mansfield Street
Bucyrus, OH 44820
419.562.0447
Fax: 419.562.7059

GALION

1222 State Route 598
Galion, OH 44833
419.468.5631
Fax: 419.468.7633

MONROEVILLE

169 N. Ridge Street
Monroeville, OH 44847
419.465.2200
Fax: 419.465.2204

NORWALK

175 Cleveland Road
Norwalk, OH 44857
419.668.5833
Fax: 419.668.6007

346 Milan Avenue
(Drive-thru & ATM)
117 Whittlesey Avenue
(ATM only)

FREE RITE AID ATMS

304 Harding Way West, Galion
99 Whittlesey Avenue, Norwalk
4 E. Walton Street, Willard

ROUTING & TRANSIT NO.

241274077

MAIN TOLL-FREE NO.

1.800.276.5775



Federally insured by NCUA

Congratulations Class of 2017!

Firelands FCU 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.



- Ian Churchill**, Edison H.S.
- Lucas Conner**, Galion H.S.
- Nicholas Frederick**, Edison H.S.
- Noah Lawson**, Bellevue H.S.
- Madison Moyer**, Edison H.S.
- Madeline Roche**, Norwalk H.S.
- Ivan J. Garman Scholarship Recipient*
- Lauren Turner**, Bellevue H.S.

Member Discounts on Cedar Point & Cedar Point Shores Tickets!

As a member of Firelands Federal Credit Union, you may purchase discounted Cedar Point and Cedar Point Shores tickets at any of our branches or purchase tickets online using Firelands FCU's username and password below. (TANTIIRB N VMCGIHE) Online ticket prices may vary from time to time, so check back often for good deals!

For online ticket sales: Visit www.cedarpoint.com/affiliates
Enter username: FIRELANDSFCU & password: ffcu

Pricing for tickets purchased in-branch:

Adult	\$50.00
Junior/Senior	\$44.00
Ride & Refresh	\$54.00
Cedar Point Shores	\$34.00



Find us on Facebook at facebook.com/FirelandsFCU

