



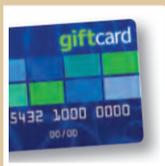
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Transition of Leadership Announced



Class of 2018 Scholarship Recipients



Beware of Scammers Requesting Gift Cards



Brett Montague

Stephen M. Wasserman

PROGRESS REPORT AS OF MAY 31, 2018

Shares	\$249,643,113
Loans	\$220,399,990
Assets	\$279,125,303
Members.....	32,361

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



Wednesday, July 4 - Independence Day
Monday, September 3 - Labor Day

Firelands FCU Board of Directors Announces Transition of Leadership

Wasserman Anticipating Retirement, Montague Preparing To Succeed

Stephen M. Wasserman, President/CEO of Firelands Federal Credit Union since 2011, has announced his intention to retire in 2019. Upon his retirement, Steve will have over 47 years in the financial services industry. Prior to his time at the credit union, Steve worked at financial institutions in Clyde, Ohio and Hastings, Michigan. He joined Firelands FCU as EVP of Lending and Business Development in September of 2006, and was named President/CEO upon Kevin Wadsworth's retirement in 2011.

Brett Montague has been selected to succeed Steve as President/CEO of Firelands Federal Credit Union. He is a native of Galion and currently resides in Bellevue. Brett has been employed by Firelands FCU since 2007, first as a Teller, Member Service Representative and Loan Clerk before being promoted to Indirect Lending Supervisor in 2008. He was promoted to VP of Lending in 2011 and Executive Vice President in early 2017. (THWEMTA P ISBHCFOF)

Over the course of the next year, Steve and Brett will be working together to provide a smooth transition. During the transition process, Steve will serve as Chief Executive Officer and Brett will serve as President. We appreciate the leadership that Steve has provided during his years of service with the credit union and look forward to the continued success that Brett will provide in the future.

Firelands FCU Members Receive \$170,000 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. (HNNATHE R THMSI)





Congratulations Class of 2018!

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.

- Courtney Heiser**, Seneca East H.S.
- Taylor Niese**, Buckeye Central H.S.
- Alexander Pawsey**, Clyde H.S.
- Amelia Ruggles**, Monroeville H.S.
- Carlie Shover**, Edison H.S.
- Shea Smith**, Edison H.S.

Ivan J. Garman Scholarship Recipients

- Madison Wells**, Bellevue H.S.
- Mitchell Wells**, Bellevue H.S.



Asked to Pay by Gift Card? Don't - It's a Scam!

Has someone asked you to go get a gift card to pay for something? Lots of people have told the Federal Trade Commission (FTC) they've been asked to pay with gift cards – by a caller claiming to be with the IRS, or tech support, or a so-called family member in need. If you've gotten a call like this, you know that the caller will then demand the gift card numbers and PIN. And, poof, your money is gone.

Scammers are good at convincing people there really is an emergency, so lots of people have made the trip to the Walmart or Target or CVS to buy gift cards to send these callers. (VIEL A ERNYOOS) Scammers love gift cards – it's one of their favorite ways to get your money. These cards are like giving cash – and are nearly untraceable, unless you act almost immediately.

So here's the most important thing for you to know: anyone who demands payment by gift card is always, always, always a scammer. Try this gift card buying exercise out at home – especially when anyone asks you to pay with a gift card:

Q: Should I buy an iTunes, Google Play, Steam, Kroger, Walgreens, BestBuy, Amazon, CVS, Rite Aid or ANY OTHER gift card for someone who demands payment? For any reason?

A: NO. Gift cards are for gifts, not payments. (HRCSIOTHEPR A ASPLRET)

If you've bought a gift card and lost money to someone who might be a scammer, tell the company who issued the card. (The contact info might be on the card, but might require some research.) Call or email iTunes or Amazon or whoever it was. Tell them their card was used in a scam. If you act quickly enough, they might be able to get your money back. But – either way – it's important that they know what happened to you. And then please tell the FTC about your loss. Your report helps them try to shut the scammers down. Complaints about fraud, scams, phishing, identity theft, unwanted telemarketing, credit or debt issues, or other unfair business practices may be submitted to www.ftccomplaintassistant.gov. For more information on this and other types of scams visit www.consumer.ftc.gov/features/scam-alerts.

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. Online ticket prices may vary from time to time, so check back often for good deals! (OBJAC ITRZHPUAT)

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	\$46.00
Cedar Point Shores	\$34.00



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