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## 5 Financial New Year's Resolutions To Kick-Start 2016

### PROGRESS REPORT AS OF NOVEMBER 30, 2015



Shares .....	\$216,415,298
Loans .....	\$170,457,207
Assets .....	\$243,435,439
Members.....	29,915

### 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, January 18 - MLK Birthday  
Monday, February 15 - President's Day

About 45% of people make New Year's resolutions in the average year, and most have to do with health. But the same line of thinking can be taken in the context of your financial health.

#### 1.) Quit smoking → Give up credit cards

This is the most common New Year's resolution, and with good reason. Smoking is powerfully addictive. Similarly addictive, and no less bad for you, is credit card debt. Make a resolution to lose your credit card "addiction" in 2016. Make this the year of living within your means while borrowing responsibly. If you're keeping a card "for emergencies," take it out of your wallet. Put it in a safe place and only use it in a genuine emergency. Use your Firelands FCU debit card to maintain the convenience of plastic and lose the staggering interest rates. If you need a credit card, apply for a Firelands FCU MasterCard which has a much lower rate than most other cards.

#### 2.) Lose weight → Trim the fat from your budget

There's another place you can trim fat besides your belly: your budget. Take a look at how you spend money each week. (AANN J DDOSON) Look for places you can make cuts without sacrificing things you enjoy. Don't feel like you have to give up everything at once. Just as you need to start slow when working out to avoid injury, feel free to start slowly with cutting back your expenses. That way, you avoid the potential for snapping back harder.

#### 3.) Family time → Make a will

Time is short. Spend it with people and things you care about. That same realization that life is short should be a call to make sure your finances are in order. (AELX J NNEHEIL) This resolution really doesn't take too long. Make an appointment with an estate planning attorney to make sure you're covered. Even if it's not used for many years, making a will can provide peace of mind for you and your family.

#### 4.) Get healthy → Start investing

Eating right and taking care of yourself are good steps to take for your future. To set yourself up for a bright financial future, start planning for your retirement. At the very least, make 2016 the year you max out your retirement contributions. If you don't have an IRA or similar retirement account, that's another good place to start. You can set up automatic withdrawals that go into an IRA or savings account to make the process go more smoothly.

#### 5.) Cut down on stress → Save for big events

Stress is a big-time killer. Resolving to take time for yourself and your family can improve your life dramatically. The holidays are an expensive time of year. Many families finance their gift-giving with credit cards, and that bill will come due in the next few weeks. Talk about stress! Starting 2016 in a financial hole can hamper your plans to live a stress-free year. Instead of beating yourself up about it, resolve to do better next year. Start a Christmas Club account at Firelands FCU. Make regular deposits to a dividend-bearing account so you have the money to pay for the next round of holidays yourself. It might not do much for January 2016, but you'll be thanking yourself in January 2017.

# Mobile Deposit now available!

*Deposit a check from anywhere with our mobile app!*

You must first be a registered Fireline (online banking) user. Search for "Firelands FCU Mobile" in the app store to find our app. Once the app is installed, you will log in with the same new username and password you created during Online Banking enrollment. Once you have your account set up, you can deposit checks to your personal account thru Mobile Deposit.

(MNARIT L KOSHO)

## Class of 2016 Scholarships

Firelands Federal Credit Union will award \$9,000 in scholarships for continuing higher education to high school seniors that are credit union members or dependents of members! Applications are now available in guidance offices at area high schools. If your high school does not have an application, please contact Firelands Federal Credit Union directly or visit us online at [www.firelandsfcu.org](http://www.firelandsfcu.org). Completed Firelands FCU Scholarship applications must be received no later than March 12, 2016.

## Attention Home Buyers:

Firelands Federal Credit Union in cooperation with the (LYLBI J MULSNLI) Federal Home Loan Bank presents...

- ✓ \$5,000 down payment assistance grants for borrowers
- ✓ Down payments as low as 3%
- ✓ No grant repayment after 5 years
- ✓ Funds available in March for eligible applicants
- ✓ Purchase contract required
- ✓ Call for your pre-approval!



## ANNUAL MEETING

Wednesday, February 17, 2016  
Firelands Federal Credit Union  
Bellevue Office, 5:30 p.m.

## Avoid Delays in Receiving Your Tax Refund!

Be sure to review your account information every year before submitting your return especially if you are utilizing a third party tax preparer. By using the correct account information, you will receive your refund as quickly as possible. To direct deposit your refund, go to the refund portion of your tax return:

- ✓ Enter Firelands Federal Credit Union's Routing & Transit Number: 241274077
- ✓ Select the account type: Checking or Savings
  - For a CHECKING deposit, use the account number at the bottom center of your personal checks, do not include leading zeros. (BDOE REOSB)
  - For a SAVINGS deposit, use just your member account number. Please note: Failure to use correct account information for direct deposit may delay or prevent the deposit of your refund.

If account information provided is not EXACTLY correct, and the individual receiving the deposit is not listed as an account owner, the deposit may be returned to the IRS.



## Tax Time Means IRA Time

Make your "catch up" contribution for 2015 until April 15th... or your contribution for 2016. Firelands FCU has some of the best insured investment rates in the area! To get started, call or visit a Member Service Representative at your nearest branch.



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419 Harding Way West  
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### MONROEVILLE

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Fax: 419.668.6007

346 Milan Avenue  
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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

Find us on Facebook at [facebook.com/FirelandsFCU](https://facebook.com/FirelandsFCU)



Federally insured by NCUA