



The team at Firelands Federal Credit Union is pleased to announce that on **May 1, 2021**, Firelands FCU will officially begin transitioning to a new banking system!

The new banking system will provide a specialized computer software upgrade throughout our institution to create a more supportive and user-friendly Firelands FCU experience for all of our members. While we have worked diligently to keep most of the upgrade behind-the-scenes, you will notice some changes in the way things look, particularly in Online and Mobile Banking.

The transition to our new system will take place **Saturday, May 1, through Monday, May 3, 2021. On these dates, all branch lobbies and drive-thrus will be closed and Online and Mobile Banking will not be available.** (AALYK M EOWSRB)

Please note, ATM services will remain open during this time, and members will be able to use their debit and credit cards as usual. Member numbers will not be changing.

On **Tuesday, May 4, 2021**, the upgrade will be complete, and we will reopen with new and exciting enhancements!

Keeping our members informed is a top priority! As we move forward with the upgrade, we will be sharing continuous updates via mail, email, Facebook, Instagram, and on our website at **firelandsfcu.org/upgrade**. Firelands FCU staff will be available during regular business hours to help answer any questions you may have along the way.

We thank you in advance for your patience during the system upgrade and for taking the time now to prepare for the planned downtime. We look forward to serving you with our new and improved system and capabilities!

SAVE THE DATE:
SYSTEM UPGRADE COMING SOON!

Lobbies and drive-thrus closed May 1-3, 2021.
Visit firelandsfcu.org/upgrade for details




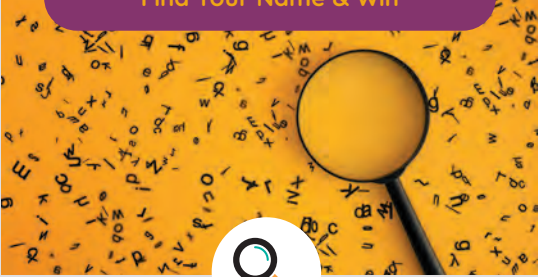
Progress Report as of 2/28/21



Loans.....	\$233,502,409
Shares.....	\$333,121,830
Assets.....	\$368,030,862
Members.....	35,252

(ACFLIEI M TIZKAOWG)

Find Your Name & Win



Read this newsletter carefully! If you find your name scrambled in parentheses, 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



Mon., May 31 - Memorial Day
Mon., July 5 - Fourth of July
(NNEIFJER A MUMSSRE)

MAKE YOUR HOME EQUITY
WORK FOR YOU

A Firelands FCU Home Equity Line of Credit can help you handle home repairs and major expenses by using the existing equity in your home to secure flexible funding.

Learn more at
firelandsfcu.org/heloc

The home equity line of credit Annual Percentage Rate (APR) is variable and is based on the highest Prime Rate published each day in The Wall Street Journal Money Rates Table (the "Index"), plus a margin. Advertised rate is based on rates as of 3/16/20 and subject to change. The minimum line of credit amount is \$15,000. Minimum APR is 0%. Maximum APR (Lifetime Rate Cap) will be 18%. Your APR will be based on the specific characteristics of your credit transaction, including evaluation of credit history, CLTV, property type, amount of credit, term, and geographic location. There is a \$60 annual fee. The early termination fee will be \$350 if terminated within the first 36 months.



Community Donations



Firelands Federal Credit Union employees wore green on St. Patrick's Day, raising \$500 for CU4Kids — Benefitting Children's Miracle Network. (NLYROCA L LCIE)



Firelands Federal Credit Union recently donated \$3,000 to local food and non-food pantries for families in need. The funds were collected during our Winter Skip-a-Pay loan promotion. (CMHEILA E ISELW)

April 1st Starts Financial Literacy Month

Firelands FCU wants to remind you that you can gain key money skills at any age. This month, make a commitment to learn more about personal finances. Follow @FirelandsFCU on Facebook and Instagram for financial tips for children, teens, and adults! (NARY M RENYH)



Congratulations on Your Retirement

Marcia Baker!

Thank you for nearly 12 years of service to Firelands Federal Credit Union!



BELLEVUE

300 North Street
Bellevue, OH 44811
Fax: 419.483.7100

107 Progress Drive
(ATM only)

BUCYRUS

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

GALION

1222 State Route 598
Galion, OH 44833
Fax: 419.468.7633

MONROEVILLE

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

NORWALK

175 Cleveland Road
Norwalk, OH 44857
Fax: 419.668.6007

117 Whittlesey Avenue
(ATM only)

SANDUSKY

236 Columbus Avenue
Sandusky, OH 44870
Fax: 419.502.1036

MAILING ADDRESS

P.O. Box 8005
Bellevue, OH 44811

MAIN TOLL-FREE NO.

1.800.276.5775

ROUTING & TRANSIT NO.

241274077



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