

Financial Focus

Financial Literacy Month



April is Financial Literacy Month, and as your local credit union and Partner for Life's Journey, Firelands FCU, along with fellow financial institutions, schools, and businesses, will be working collectively all month long to raise awareness.

Financial literacy is key to understanding how to save, budget, borrow, invest, and use your money wisely. It is also essential to developing long-term financial skills that can lead to a greater financial well-being.

Two common steps toward financial literacy include:

- Using a budget worksheet or app to determine which expenses are flexible or fixed and to ensure you have an emergency savings to prepare for unforeseen expenses; or
- Checking your credit report once a year to ensure the information is accurate and up-to-date and that you are not a victim of identity theft.

Firelands FCU's Online and Mobile Banking platforms are great tools for tracking your spending and viewing your monthly statements. (YAJ EERETNV)

If you have access to the internet, you can find a variety of free or low-cost financial

literacy materials with a simple Google search. Though, our friends at Jump\$tart Coalition encourage parents to worry less about "teaching" their kids about money and focus more on talking about it, stating, "Most of us would be more open to a conversation than a lecture and raising your kids' awareness about money opens the door to more ongoing conversations than 'the big talk.'"

Visiting your local Firelands FCU branch or your local libraries and asking about what financial literacy programs are available are two other excellent "unplugged" alternatives. However you choose to observe Financial Literacy Month, Firelands FCU is here to help every step of the way!

COMING SOON: Partnership with ZOGO. Watch for details

Norwalk Lobby NOW OPEN

With an original opening date in Spring 2002, this remodel was coordinated to bring a new, modernized look and functionality to the Norwalk lobby. The branch now boasts eight new glass office spaces for member services, new flooring, a lowered ceiling to assist with privacy, and a more spacious and lowered teller line designed to accommodate people of all ages and abilities. The teller line has also been updated with new technology, including cash counting machines, that will help decrease wait times for our members who visit inside the branch.



Progress Report as of 2/28/2023



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. (NJEAT NSOETRPE)

Holiday Closings



Mon., May 29 - Memorial Day
Mon., June 19 - Juneteenth
Tues., July 4 - Independence Day
(EADANN CSURLHLE)

MAKE IT HAPPEN WITH A
FIXED RATE HOME EQUITY LOAN!

A Firelands FCU **Fixed Rate Home Equity Loan** can help you handle home repairs and major expenses by using the existing equity in your home to secure flexible funding. (SAILLEIERD)

Vacations



Home Improvements



Manage Debt



Great Rates
& Easy to
Apply!

LEARN MORE AT FIRELANDSFCU.ORG/HELOC

**Community
Donations**



Monroeville Robotics Team

Firelands FCU recently donated a total of \$9,000 to three local Robotics teams to help cover travel and tournament costs. (WADN TRLFECEH)



Norwalk Robotics Team

Firelands FCU teams up with Sallie Mae®!

Whether you're an undergraduate, graduate student, or parent, Student loans from Firelands FCU in partnership with Sallie Mae® could help!

Sallie Mae® higher education loans boast:

- Competitive interest rates
- Multiple repayment options
- No origination fees; no prepayment penalty

(HTIKE HROAERBCHR)

Get loans for:

- Medical School
- Dental School
- Health Professions
- Law School
- Undergraduates
- Parents

Find out which loan is right for you by visiting the Sallie Mae website!



SCAN ME



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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

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