



Time of growth

The building project for our new headquarters in Bellevue is moving right along! We are making final plans for finishes, furniture and technology. Outside work such as pavement and landscaping will be completed as weather allows.

Firelands Federal Credit Union is experiencing an exciting time of growth! We are so thankful to have your support, and we are anxiously awaiting our grand opening this spring!

New Drive Thru Hours

Beginning February 3, 2020, the following hours will apply to drive thrus in Bellevue, Bucyrus, Galion and Norwalk:

- 8:30 a.m. to 5 p.m. **Monday-Thursday**
- 8:30 a.m. to 6 p.m. **Friday**
- 8:30 a.m. to 1 p.m. **Saturday** (AERRIS C FAFNOMC)
- Monroeville remains 8:30 a.m. to 5:00 **Monday-Friday** and 8:30 a.m. to noon **Saturday**

Attention: Home Buyers

Firelands Federal Credit Union, in cooperation with the Federal Home Loan Bank, presents ...

- ✓ \$5,000 down payment assistance grants for qualified buyers (first time buyers and non-first time buyers allowed, income guidelines to be announced)
- ✓ \$7,500 down payment assistance grants for honorably discharged veterans and active duty military homebuyers
- ✓ Low down payment loans available
- ✓ No grant repayment after 5 years
- ✓ Program traditionally begins in March
- ✓ Purchase contract required (RNEASON ILHNEANI)

*Please note the above description is the 2019 terms of the Welcome Home Program and subject to any changes of the 2020 Welcome Home Grant Program to be announced in January 2020.

Progress Report as of 11/30/19



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



Weds., January 1 - New Year's Day
Mon., January 20 - MLK Day
Mon., February 17 - Presidents' Day (IJREEFNN L WREI)

GET \$200 COLD HARD CASH REWARDS WHEN YOU SWITCH TO SPRINT®

You get \$100 per line on up to two lines when you switch to Sprint. Plus, lines 3, 4 and 5 are FREE! That means savings of more than \$600 over Verizon in your first year. With Sprint's 100% satisfaction guarantee for the first 30 days, you can be certain that you'll love your plan or get your money back.

Claiming your cash rewards is easy

1. Switch to Sprint and mention that you're a credit union member.
2. Register your new lines at LoveMyCreditUnion.org/SprintRewards
3. Cash rewards will be deposited directly into your credit union account within 8-10 weeks.

Get rewarded for loyalty

Register now to receive a \$100 loyalty cash reward every year starting after your first year of service.

Cash via deposit: \$100/line, max 2 lines. Req. new line activ. on eligible plan and registration at lovemycreditunion.org/sprintrewards within 30 days of activ. Loyalty Reward: Via deposit. \$100/yr./acct. Unlimited Basic: after 1/31/2021 pay \$60/mo for line 1, \$40/mo for line 2 and \$20/mo/line for lines 3-5 with AutoPay. 1 Hulu ad-supported plan per eligible Sprint acct. MHS reduced to 3G speeds after 500MB/mo. SD video streams up to 480p, music up to 500Kbps, gaming up to 2Mbps. Data deprioritization during congestion. Other mo. charges apply.





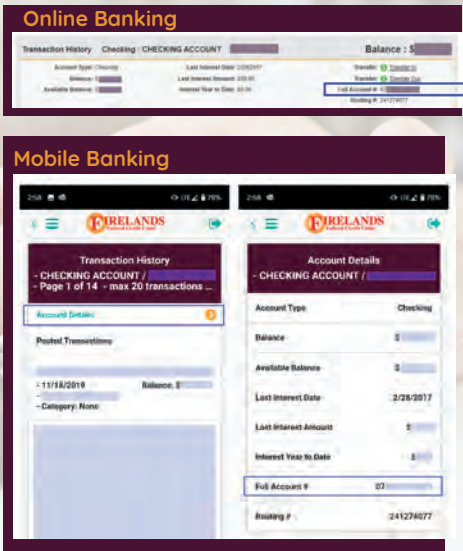
Want EASY, FREE GIFTS?

With Tell-A-Friend online referrals it's as easy as 1-2-3!
Visit ReferFirelandsFCU.org to start earning today.



How to Find Your Full Account

You can find your full account number in online and mobile banking... Click on an account type. Under the Account Details section is "Full Account #:" which contains the account number. (KAADTO D LNMHOA)



Avoid Tax Refund Delays

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.
 - 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.



ANNUAL MEETING REMINDER

Firelands Federal Credit Union
Bellevue Office, 5:30 p.m.

Wednesday, **February 19**, 2020



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

NORWALK

175 Cleveland Road
Norwalk, OH 44857
419.668.5833
Fax: 419.668.6007

117 Whittlesey Avenue
(ATM only)

MAILING ADDRESS

P.O. Box 8005
Bellevue, OH 44811

MAIN TOLL-FREE NO.

1.800.276.5775

ROUTING & TRANSIT NO.

241274077



Federally insured by NCUA



Class of 2020 Scholarships

Attention Class of 2020: scholarship applications are due March 7, 2020. Applications are now available at all Firelands FCU branches. We will post reminders on Facebook and our website as the time gets closer. (NTUSID M RRATCE)