

Financial Focus



2023 Your Year for Personalized Banking

At Firelands FCU, we know your financial goals may differ from your neighbors'. That's why we have been working hard on new programs and services designed to meet all our members' individual wants and needs!

COMING IN 2023 — you will be able to schedule an appointment with a Certified Credit Union Financial Counselor (CCUFC) at Firelands FCU to discuss your financial needs and challenges. Our counselors will help you get on a path to achieve your dreams.

**Ready to wrap up the Holidays?
We've got you covered.**

Sticking to a budget can be challenging during the holiday season. If you need extra cash, our team can look at your account and see what loan options are available to assist you. Programs like Skip-A-Pay are also available to help you keep cash in your wallet when you need it most. (ECYATS ONRAPSS)

Have a special interest or want to discuss investment opportunities? No sweat.

Firelands FCU Term Share Certificates offer a safe method of saving over a specified term that typically achieves higher earnings than a traditional savings account. Our Term Certificates boast competitive rates, no monthly service charges, and monthly interest can be compounded or transferred to another share account. You can also start investing with Firelands FCU for as little as \$5 when you open a designed-for-you, interest-earning checking account.

**Want extra cash for that special trip?
Let us help!**

Firelands FCU offers personal loan options for budgets of all sizes! Consider borrowing up to \$2,000 for 12 months with a much lower interest rate than a traditional payday advance loan with a Smart Loan! Or, get the scoop on our low-fee/high-reward credit cards.

**Need help getting back on track?
We are here for you.**

Whether you've had a foreclosure, want to buy a car, need to get out of debt, or have a financial crisis, Firelands FCU can help you set financial goals and a plan to achieve them.

SOON Firelands FCU's Certified Financial Counselors will be able to assess your financial situation, teach you how to review your credit report, help you set and stick to a budget, and encourage you to commit to a plan for long-term success.

Schedule an appointment TODAY by visiting firelandsfcu.org and clicking "Schedule an Appointment" in the top right-hand corner or scan the QR code. Call 800-276-5775 to make an appointment with one of our team members, who is ready to help you succeed with making your dreams happen.



Get to know Firelands FCU's President/CEO

In the words of Drake (well, we did change it up a bit!), he "started from Bucyrus, now he's here!" Brett Montague, Firelands FCU's President/CEO, started with Firelands FCU in 2007 and quickly became one of the credit union's most influential team members. Here are some facts about him and his Firelands FCU journey:

- #1. Brett started his career at Firelands FCU as a teller in Bucyrus, moved his way up to Indirect Lending Supervisor, and

soon after that, Vice President of Lending. When Steve Wasserman, Firelands FCU's previous President/CEO, announced his retirement, Brett stepped up as President and, soon after, President/CEO!

- #2. Brett currently sits on the Norwalk Area United Fund board and co-chairs the Young Philanthropist group aimed at sharing the mission of the United Fund and philanthropy with the next generation of leaders. He prioritizes giving back and

provides paid time off for all Firelands FCU employees to volunteer at a local non-profit of their choice. (AANNTH ROGALEDNSUEL)

- #3. Brett enjoys staying involved! Every year, Brett attends Finances 101, a financial education program hosted by Firelands FCU at local high schools, and has made quite a reputation at local County Fairs for his commitment to supporting the students at Jr. Fair Livestock sales!

Progress Report as of 11/30/2022

Shares	\$363,143,924
Loans	\$262,421,551
Assets	\$401,500,476
Members	32,157

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., January 2 - New Year's Day
Mon., January 16 - MLK Day
Mon., February 20 - Presidents' Day
(LEHYCR NTOODS)



Norwalk Construction Update

Great progress has been made inside the Norwalk branch lobby! Check out some of our most recent photos. Stay tuned for a grand-reopening date in February 2023!

Don't forget, you can still make appointments for account or loan services and gain access to safe deposit boxes by visiting firelandsfcu.org. (NNATOOI ZIDA)

Endless Online Services!

Did you know you can open additional checking or savings accounts, apply for a loan or credit card from Firelands Mobile App or online banking?

Download the "Firelands FCU" app today from the App Store.

(NPTEHSE OXC)

Want to Join our Talented Team?

We are always looking for people who want to join our talented team. Great benefits, growth opportunities and you get to work with incredible people! Scan the QR code to see our open positions. (TESVE RRRHTAE)



Congratulations on Your Retirement

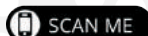
Donna Carr!

Thank you for 15 years of service to Firelands Federal Credit Union!



On the Hunt for a House?

Did you know Sandusky, Ohio, is currently ranked #7 on the list of Top 10 Most Affordable "lake towns" in the U.S. by Realtor.com? The perfect reason to make Sandusky your forever home!



Plus, with house prices finally dropping, now is a great time to start your search! Scan the QR code to learn about the Home Mortgage Loans Firelands FCU has to offer and how our Firelands Five Mortgage Loan Officers can assist you with all of your loan needs.



Year in Review | Community Outreach

In 2022, Firelands FCU proudly donated over \$85,000 to approximately 138 non-profit organizations in the communities we serve. Over 84 Firelands FCU employees volunteered at an organization of their choice throughout the year, totaling over 800 hours of community service. Firelands FCU is proud to give back to our members and help promote the credit union philosophy of #PeopleHelpingPeople.



ANNUAL MEETING REMINDER

Wednesday, February 15, 2023

Bellevue Office, 300 North St. • 5:30 p.m.

Any members wanting to participate should call Erica Hager at 567-247-4451.



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



Federally insured by NCUA



Class of 2023 Scholarships

Attention Class of 2023: scholarship applications are due March 11, 2023. Applications are now available at all Firelands FCU branches, in your guidance office, and on our website.