

Save this Summer!

At Firelands FCU, we want to give you the tools, resources, and strategies to help you succeed financially. This summer, keep your spending in check by following these five budgeting tips:

- 1. Calculate your spending.** You can do this by figuring out how much money you spend on bills, groceries, and other essential items and then subtracting that total amount from your monthly income. From there, you will be able to see how much money you have to spend or save once your essentials are taken care of.
- 2. Consider direct deposit options.** Before you spend that leftover allowance, decide how much you want to save for the future and deposit that into your bank account right away. You can do this at any time by setting up either one-time or recurring transfers in Online or Mobile Banking.
- 3. Set limits and goals.** The amount of money spent on nights out or gifts for friends can add up. While it may be fun to do every once in a while, setting limits on these

occurrences can help you save big. As you turn down these dinner dates, remind yourself that what you're really doing is saying "yes" to one of your longer-term goals. Being able to say "no" to expenses will help keep your budget going strong.

- 4. Review your periodic account statement.** Like most other financial institutions, Firelands FCU sends all of our members a periodic account statement. These statements show how much money is in your account, if you made a deposit or withdrawal, and how much of a dividend is paid year-to-date. Reviewing these statements helps detect potentially fraudulent transactions and allows you to track your spending habits in one simple place. (WAMTETH E ANEKEG)
- 5. Treat yourself when you reach your goals.** Luckily, budgeting isn't just about discipline. It's a tool to help you reach your goals and get to the life that you want to live. By rewarding yourself with something small, you can turn budgeting into an activity and get the urge to spend out of the way.

Cedar Point

Member Discounts on Cedar Point & Cedar Point Shores Tickets!

As a member of Firelands Federal Credit Union, you may purchase discounted Cedar Point and Cedar Point Shores tickets online using Firelands FCU's username and password below. Online ticket prices may vary from time to time, so check back often for good deals! (LLISEE M MUETHD)

For online ticket sales:
Visit www.cedarpoint.com/affiliate

Username: FIRELANDSFCU
Password: ffcu

Progress Report as of 5/31/2021

| | |
|--------------|---------------|
| Loans..... | \$234,791,277 |
| Shares..... | \$353,027,629 |
| Assets..... | \$390,032,566 |
| Members..... | 33,394 |

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., July 5 - Fourth of July
Mon., September 6 - Labor Day
(SORCHHTIERP J IRLEML)

Congratulations Class of 2021!

As an advocate for continued education, the Firelands FCU Scholarship Committee is pleased to announce the recipients of the 2021 Firelands FCU Scholarship Program.

This year, Firelands FCU has happily awarded nine scholarships for a total amount of \$14,000.

The nine recipients, chosen from among many applicants, will each receive \$1,500-\$2,000 based on the type of scholarship awarded. Recipients include the following graduating seniors from area high schools.

Member Scholarship \$1,500:

- ✔ **Madysen Morris, Margareta**, planning to attend Cleveland State or Youngstown State University
- ✔ **Morgan Baxter, Norwalk St. Paul**, planning to attend the University of Findlay
- ✔ **Spencer Colish-Patrick, Norwalk**, planning to attend The Ohio State University
- ✔ **Elliana Schaefer, Margareta**, planning to attend Keiser University
- ✔ **Samuel Rager, Bucyrus**, planning to attend Stanford University
- ✔ **Alex Linder, Western Reserve**, planning to attend Blackhawk College

Ivan J. Garman Memorial Scholarship \$2,000:

- ✔ **Curtis Royster II, Bellevue**, planning to attend Bowling Green State University

Employee Dependent Scholarship \$1,500:

- ✔ **Sydney Grace Meisler, Monroeville**, planning to attend Bowling Green State University
- ✔ **Presley Feltner, Willard**, planning to attend Tiffin University

The Firelands FCU scholarship committee chose these recipients based on community involvement, leadership, and academic achievement.

“As we read through this year’s applications, we were incredibly impressed at how hard-working and motivated these individuals are,” said Brett Montague, Firelands FCU’s President/CEO. “We are honored to help these students reach their higher education goals.” (EAUZNSN R EASNSDR)

To learn about more ways Firelands FCU gives back, visit www.firelandsfcu.org.

Firelands FCU Members Receive \$142,500 in Down Payment Assistance!

Firelands Federal Credit Union, in cooperation with the Federal Home Loan Bank, was pleased to present 27 qualified buyers up to \$5,000 each in down payment assistance this spring. Watch for details next spring as the FHLB makes these funds available again. (OILEES S WSIOSGHTR)



Did you know you can SCHEDULE AN APPOINTMENT for many of our services online at www.firelandsfcu.org? (HOYTMIT A ELTEDZI)



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