

Financial Focus



Add Firelands FCU to your Mobile Wallet

Have you ever gone to a store and realized you left your wallet at home? If so, that's okay. It happens from time to time. However, now you can have a backup plan by adding your Firelands FCU debit or credit card to your smartphone's mobile wallet!

What is a mobile wallet?

A mobile wallet is a virtual way to store payment card information on a mobile device so purchases can be made using that smart device, rather than a physical card. This means that when using a mobile wallet, you can have an alternative payment option whenever you have your smartphone.

How does a mobile wallet work?

It's simple! When you see a payment reader with the contactless symbol, open the mobile wallet app on your phone, select the card you want to use, and then hold your phone above the payment reader. Your phone will notify you instantly when the purchase is approved.

Why is a mobile wallet useful?

- **It's convenient!** Our phones are always with us, so using a mobile wallet potentially removes the need to carry a physical wallet or purse and the stress of shuffling through a pile of cards at checkout.

- **It saves time!** Mobile wallets are often much quicker than inserting a chip into a payment reader, helping to reduce lines and overall wait times.

- **It reduces health risks!** Since mobile wallets are contactless payment methods, you won't have to touch a keypad preventing contact with any germs that live on payment surfaces.

- **It's safe and secure!** Mobile wallets offer better security than swiping your cards, as they utilize a Device Account Number (DAN) for transactions in place of your actual card number. If a thief accesses the DAN, it will be useless for them, and your accounts will remain untouched. (PYGGE NIZHT)

How do I get my wallet app?

Most smartphones today come with wallet apps preloaded. Specifically, Apple devices utilize the "Wallet" app, Android phones offer "Google Pay," and Samsung phones have "Samsung Pay."



How do I set up my mobile wallet?

The setup is super easy! Just launch your wallet app, take a photo of your card or enter its information, and follow the step-by-step instructions. Be sure to take advantage of this convenient Firelands FCU member perk!



Community Donations

Firelands FCU recently donated \$3,000 to local organizations for the purchase of back-to-school supplies for local kids in need.

Monetary donations of \$500 have been made to each of the following organizations by their respective Firelands FCU branch:

- Bellevue - Bellevue Ministerial Association
- Bucyrus - Bucyrus United Methodist Church, Back to School Supply Carnival
- Galion - Ohio Heartland Community Action Commission
- Monroeville - Monroeville Local Schools
- Norwalk - First Presbyterian Church
- Sandusky - EmpowerHER Networking Group, Back to School Boat Cruise



Changes coming for Firelands FCU Credit Cardholders

Firelands FCU will soon offer eligible credit cardholders more flexible payment and budgeting options! As a result, our Skip-A-Pay offers for credit cardholders will no longer be available. So, mark your calendars with a friendly reminder that you will need to make your regular monthly payment in December 2022.

Progress Report as of 8/31/2022

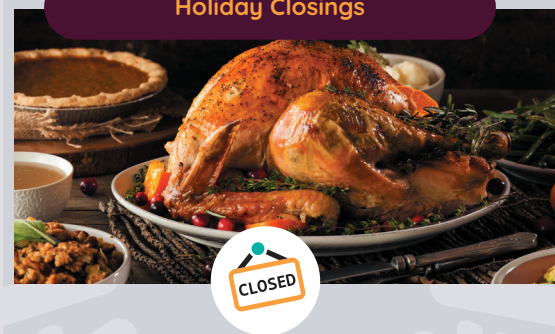


Find Your Name & Win



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., October 10 - Columbus Day
 Fri., November 11 - Veterans Day
 Thurs., November 24 - Thanksgiving
 Mon., December 26 - Christmas Day
 Mon., January 2, 2023 - New Year's Day

Turn Your Home Into Your Dream Home

Thinking about upgrading your kitchen, finishing your basement, or finally tackling that roof repair? If so, a **Firelands FCU Home Improvement Loan** may help provide the cash you need with comfortable monthly payments!

A home improvement loan can make the difference between a house and a dream home, or help restore an older home to its former glory. (OSGULDA AETT)

Home improvement loan perks include:

- Low interest rates
- No pre-payment penalty
- Free pre-approval for extra confidence when it comes to securing financing

Make an appointment to speak with one of our Firelands Five Mortgage Loan Officers today! Call 1-800-275-5775 or schedule online at firelandsfcu.org.



Dane Fox



Roland Tkach



Bob Sostakowski

Annual Meeting Announcement

Firelands Federal Credit Union's 66th Annual Meeting will be held on Wednesday, Feb. 15, 2023, at 5:30 p.m. at 300 North Street, Bellevue, Ohio.

This will be a business meeting only. Order of business is as follows: Call to Order, Determination of Quorum, Report of the Board of Directors, President's Report, Old Business, New Business, Announcement of Election Results and Adjournment. The election of officers will be by mail ballot unless there is only one nominee for each vacancy to be filled.

The following Board members have been nominated for election to the Board of Directors: Dane Fox, Roland Tkach, and Bob Sostakowski. Other members interested in being nominated should contact the Nominating Committee thru the Administration Department of the credit union. Nominations may also be made by petition signed by one percent of the total membership and submitted to the Nominating Committee by November 1, 2022. Official petition forms will be supplied and must be used.

Attention Class of 2023

We are looking to award \$11,000 in scholarships to high school graduating seniors, who desire to pursue full-time academic work by attending a college, university, or technical college! Scholarship applications will be available on December 1, 2022, at all Firelands FCU branches and are due March 13, 2023.



New look coming to Norwalk branch

Mark your calendars — starting mid October 2022, our Norwalk branch will begin renovations to create an updated and more efficient floor plan to better serve our members.

The branch will operate under regular business hours and will continue to provide new account services, loan services, and access to safe deposit boxes by appointment throughout the renovations. However, various sections of the lobby, including the teller line and coin machine, will be unavailable.

Throughout construction, workers will be present, resulting in reduced space and increased noise.

The renovations will be complete in approximately four months. During this time, we encourage our members to utilize the Norwalk drive-thru for teller transactions or visit our Bellevue, Monroeville, or Sandusky branches. (ULPA LSRFEE)

As always, Online and Mobile Banking will be available for your convenience. You can also utilize our Online Loan Services and Member Support Center by calling 1-800-276-5775. Visit firelandsfcu.org to schedule an appointment today.

We thank you in advance for your patience and look forward to sharing our progress as we begin construction!



Privacy Policy - Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at firelandsfcu.org or we will mail you a free copy upon request if you call us at 1-800-276-5775. (MANAAD SREMY)



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



Christmas Club Transfers

Your 2022 Christmas Club or Christmas Club Plus balance was transferred to the account of your choice on Saturday, October 1. (ENLA LSEEHCLG)