



Harvest Financial Success

This Fall

At Firelands FCU, we’re here to support you in your financial journey through every season. As we usher in the crisp, golden hues of fall, we’ve handpicked the following Firelands FCU products and services to help you harvest financial success this fall.

Fall into Savings with a Money Market or CD. Why not let your money do some work for you? Consider opening a Money Market Account or a Certificate of Deposit (CD). These accounts offer competitive interest rates, so your savings can grow while you enjoy the season’s treats.

Rake in the Rewards with Our Credit Cards. Earn rewards on your everyday purchases with a low-fee/high-reward Firelands FCU Credit Card. From cashback to travel rewards, Firelands FCU has a credit card that suits your lifestyle. Enjoy the perks and treats of fall while getting something extra in return. (KMRA TRBAKO)

Cozy Up Your Space with a Home Equity Loan. Use the equity you’ve built in your home to invest in those home improvement projects you’ve been dreaming about. Whether it’s a kitchen renovation, a cozy fireplace, or energy-efficient upgrades, a Home Equity Loan can help you create the perfect atmosphere for your fall gatherings and beyond.

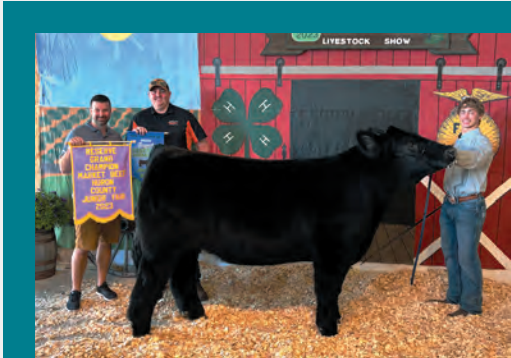
Warm Up to Financial Wellness. Don’t let your financial concerns chill your Fall spirit. Firelands FCU offers Free Certified Financial Counseling to anyone who could benefit. Schedule a session to review your budget, set up a savings plan, or tackle any financial concerns you may have. Our team is here to help you make informed decisions and ensure you’re on the right track to meet your financial goals.

Fall in Love with Convenience with Digital Banking. As you embark on your autumn adventures, stay connected to your finances with our Mobile Banking app. Manage your accounts, pay bills, and deposit checks from the palm of your hand, no matter where your fall journeys take you.

Make an appointment, view our competitive rates, or open a new account 100% online by scanning the QR code below.



SCAN ME



Fair Donations

Firelands FCU recently donated over \$61,000 toward approximately 130 projects presented at the Attica Independent, Crawford County, Erie County, and Huron County Fairs. Over 43 exhibitors had membership ties to Firelands FCU!



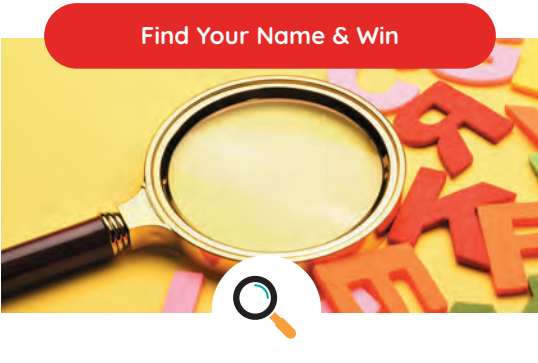
Perkins Avenue

Branch Update

The opening of our new Perkins Ave. Sandusky branch is just around the corner. Get ready to experience our brand-new 2,600 sq. ft., full-service Erie County branch, complete with:

- Two convenient drive-thru lanes and a dedicated ATM lane.
- Friendly and knowledgeable certified financial counselors ready to assist you.
- A wide range of personal and business banking services, including loans and mortgages.

Stay in the know about our progress and the grand opening dates by following us on Facebook! (TBTIRNAY LFNALARGE)



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.



Mon., October 9 - Columbus Day
Sat., November 11 - Veterans Day
Thurs., November 23 - Thanksgiving
Mon., December 25 - Christmas Day
Mon., January 1, 2024 - New Year’s Day



How Zogo Changes Lives (and how you can, too!)

Since its founding, Zogo has empowered over 1.6 million people with financial literacy and confidence. Its app featuring gamified, bite-sized financial education has dramatically changed countless lives for the better for people of all ages, all across the country.

But don't just hear it from us! Listen to what our users have to say about how Zogo has transformed their lives and financial well-being:

Why learners choose Zogo

"Zogo is a really great app that has taught me so much about saving, investing, and budgeting my money. I would really recommend this app to anyone who wants to learn about finance and saving." – Kamorie from Tuscaloosa, AL

"I'm a teacher and can't wait to use this in my classroom. Awesome for anyone trying to learn more about their finances!" – Neveah from Texarkana, TX (SEVET AMNKNCCE)

"This is honestly the best way to learn about finances. I would learn all day if I could." – Klover from Totowa, NJ

Building a financial foundation with Zogo

"Zogo has been such a blessing to me. It's helped me develop financial skills, which will be very helpful to me in the future." – Serena from Sacramento, CA

"I'm loving Zogo so far! Usually you pay money to learn, the reverse is so much better. It covers the basics really well which is helpful to me as a 20-year-old just starting to navigate the adult world." – Joseph from Kernersville, NC

"Zogo is truly helping me become financially literate, finally, at the age of 50! I'm grateful to have this free, easy-to-use, fun, educational tool at my fingertips, to use at my convenience. Thanks Zogo!" – Betty from Pittsburgh, PA

Enriching members' lives with Zogo

"I'll admit I was a little skeptical, I usually am for most new apps. But oh man was I wrong! This app makes learning finance fun, engaging, and even rewarding. I swear if I had this app when I was in my early twenties, even when I was in high school I would be so much better off. Don't overthink it, just download it." – Arda from Aurora, CO

"I am learning so many things. My family's future will be better because of Zogo." – Evelyn from San Antonio, TX

"If you want to save money, get Zogo! This app is amazing. I used to have a spending problem and this app helped me stop that habit." – Anne from Spokane, WA

Search **Zogo** in your App Store and use code **"FIRELANDS"** to get started **TODAY!**

How Zogo changes lives (and how you can, too!) - CUInsight



Janet Scagnetti William Kalfs Amy Winkelman

Annual Meeting Announcement

Firelands Federal Credit Union's 67th Annual Meeting will be held on **Wednesday, Feb. 21, 2024, 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 re-election to the Board of Directors: Janet Scagnetti, William Kalfs, Amy Winkelman. (THNISCIRA OEONRM)

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, 2023. Official petition forms will be supplied and must be used.

Attention Class of 2024

Attention, graduating seniors! Scholarship applications will be available on our website on December 1, 2023 and are due March 11, 2024. Simply complete the application including a brief biography, a statement of your goals and objectives, and personal references and return to your high school guidance office by the deadline to earn \$1,000 - \$2,000 toward college, university or technical school.



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. (ODYC LIESW)



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 2023 Christmas Club or Christmas Club Plus balance was transferred to the account of your choice on Sunday, October 1.

It is not too early to start saving for next year. Open a Christmas Club Account **TODAY!** (HTNREU LALH)