



Financial Wellness

Month

Happy Financial Wellness Month!

As we step into the new year, now is the ideal time to prioritize your financial health, and Firelands FCU is here to guide you every step of the way.

As part of our commitment to your financial well-being, Firelands FCU offers **FREE Financial Counseling services** to our members and local community. Our certified credit union financial counselors are ready to provide personalized guidance tailored to your unique goals and challenges.

Whether you're creating a budget, managing debt, saving for a big purchase, or planning for retirement, our team is here to help you navigate the complexities

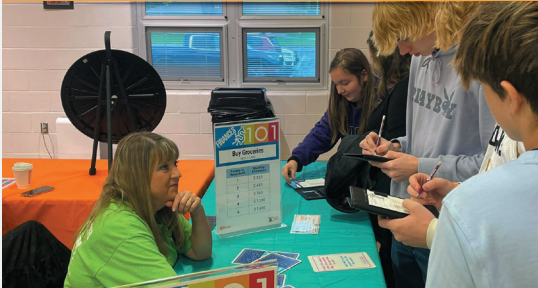
of personal finance. Take advantage of this valuable resource to gain insights, set achievable goals, and build a solid financial foundation. (OYMIHTT NALLGYE)

Ready to take control of your finances and pave the way for financial success in 2024? Schedule your **FREE Financial Counseling** session today by scanning the QR code below!



Class of 2024 Scholarships

Don't forget scholarship applications are available on our website 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 be considered to earn \$1,000 - \$2,000 toward college, university, or technical school.



Year in Review

In 2023, Firelands FCU donated over \$128,000 to approximately 143 nonprofit organizations in the communities we serve. Over 94 Firelands FCU employees volunteered at an organization of their choice throughout the year, totaling over 1,200 hours of community service. We expanded our Financial Literacy program - Finances 101, hosting 5 events, reaching 9 schools and impacting 1,000+ students. Firelands FCU is proud to give back to our members and help promote the credit union philosophy of #PeopleHelpingPeople

Round Up and Save in 2024

Kickstart your 2024 financial journey by opening a **Round Up and Save Account!** With a Round Up and Save Account, every purchase you make will round up to the nearest dollar, effortlessly growing your savings with each transaction. It's the perfect way to turn your everyday spending into a powerful savings strategy.

What's in it for you?

- **A Simple Path to Savings.** Make saving a part of your daily routine without even thinking about it.
- **New Year, New Financial Goals.** Set the tone for the year by committing to smarter spending and building a stronger financial future.
- **Easy Enrollment.** Opening your Round Up and Save Account is quick and hassle-free. Simply login to your Online or Mobile Banking account and add an account. (CBKEY EERTBND)



Progress Report as of 11/30/2023



Shares.....	\$396,819,910
Loans.....	\$304,310,721
Assets.....	\$440,841,052
Members.....	35,261

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 1 - New Year's Day
Mon., January 15 - Martin Luther King Day
Mon., February 19 - Presidents' Day
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\$50 for You and \$50 for Them

Did you know you can now earn up to **\$500 per year** by referring friends and family to Firelands Federal Credit Union? Here's how:

1. Scan the QR code to start sharing our offers.
2. Provide your referrals' contact info.
3. When your referrals open a **Credit Card, Checking Account, or Money Market Account** and complete just a few steps within 60 days, both you and your friend will receive **\$50!***

The more you refer, the more you can earn. Start referring today!
*Terms and conditions apply. Visit www.referlive.com/firelandsfcu



Your New Sandusky Branch is OPEN!

Have you made a visit to the new Sandusky branch located at 325 W. Perkins Avenue? If not, make a plan to stop in today. As a full-service branch, our skilled team can help you with all of your financial needs, including:

- Personal and Business Checking Accounts
- Savings and Investment Options

- Home and Auto Loans
- Credit Cards
- FREE Financial Counseling

Know someone in Erie County looking for their forever home? Send them our way! Mortgage Loan Officers, Jason and Christian, would be happy to assist in the process. (IHEALL DSIVA)



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. (AAOTRJI ORNBNE)



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

325 W. Perkins 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



Annual Meeting Reminder

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. Any members wanting to participate should call Erica Hager at 567-247-4451. (WEDNAR EHACB)