



Top Strategies to Boost Your Summer Savings

Summer is a time for fun and relaxation, but it doesn't have to break the bank. Here are some top strategies to help you maximize your summer savings and make the most of the season.

- **Set a Summer Budget.** Whether you prefer the envelope method, zero-based budgeting, or another system, it's important to find what works for you. Need help getting started? Firelands FCU provides free and private **financial counseling** (\$199 value) at each of our branches, offering personalized guidance to help you achieve your financial goals.
- **Smart Vacation Planning.** Planning a vacation? Open a Firelands FCU **Visa Platinum Rewards Credit Card** to keep track of your spending and earn rewards on your purchases. Don't forget, as a Firelands FCU member, you have free access to **Working Advantage**. Use this site to find savings on hotels and get discounted tickets to attractions. This way, you can enjoy your vacation while saving money. (RENITA FSJREFEI)
- **Home Improvements and Repairs.** Thinking about adding a patio or making home repairs? A **Home Equity Loan or Line of Credit** can provide the funds you need for your home

improvement projects. This type of financing often comes with lower interest rates than other loan options, making it a smart choice for significant expenses.

- **Boost Your Adrenaline.** Looking for a thrill this summer? Whether you're interested in an RV, boat, or motorcycle, we offer **specialized auto loans** to help you finance your adventure. Enjoy the freedom and excitement of exploring the great outdoors without worrying about upfront costs.
- **Preparing for Fall Semester.** In need of student loans to help cover the cost of tuition, books, and other expenses? Firelands FCU has partnered with Sparrow to make your loan search easier than ever. Sparrow is completely free, doesn't impact your credit score, and offers a wide range of coverage including non-cosigned, international, and parent loans.

By implementing these strategies, you can enjoy all that summer has to offer while keeping your finances in check. Scan the **QR code** to explore these saving tools **TODAY!**



Celebrating the life of Deann Fultz

We are deeply saddened to announce our dear friend and esteemed colleague, Deann Fultz, passed away in May 2024.

Deann began her journey with Firelands FCU in 1982 as a teller, taking on accounting responsibilities at a time when the credit union didn't yet have an official accounting department. Her dedication was recognized with a promotion to VP of Accounting in 2007, and her role quickly expanded to VP of Accounting & Finance in 2008.

She played a pivotal role in two core conversions, two mergers, and numerous building projects, renovations, and system updates. Over the years, she worked under all four Firelands FCU presidents, contributing significantly to our growth from a single office with a one-lane drive-thru to eight buildings, six full-service offices, and 118 employees. Throughout her tenure, she embraced every moment, participating enthusiastically in spirit week activities and even leading our Fantasy Football League, always cheering on her beloved Chicago Bears.

Deann's dedication to our credit union was immeasurable, embodying the true spirit of loyalty and passion. As we mourn her loss, we also celebrate her life and the profound impact she had on all of us. She was not only a remarkable professional but also a cherished friend. Her kindness, wisdom, humor, and unwavering support will be deeply missed but her legacy of excellence and dedication will forever be a part of our credit union's story.



Progress Report as of 5/31/2024



Shares	\$421,147,143
Loans	\$317,812,436
Assets	\$468,027,443
Members	35,936

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



Thurs., July 4 - Independence Day
Mon., September 2 - Labor Day
(DREDWA SOFO)

Scholarship Winners

The Firelands Federal Credit Union Scholarship Committee is proud to have awarded a total amount of **\$15,500** to ten area high school graduates. From all of us at Firelands FCU, congratulations to the following recipients!

- Addison Rogers - Bellevue HS
- Avviana Isabella Geiger Pickle - Margaretta HS
- Casper Caizzo - Norwalk St. Paul
- Cassandra Kurek - Wynford HS
- Elizabeth Belak - Margaretta HS
- Emma Castle - Clyde HS
- Hailee Smith - Norwalk HS
- Kasey Miller - Bellevue HS
- Shai Moore - Cuyahoga Heights HS

This year, in memory of Deann Fultz, VP of Finance and Accounting, Firelands FCU announced the Deann “Spark” Fultz Memorial Scholarship — a one-time gift intended for a Clyde High School Senior. Deann was actively involved in the volleyball and wrestling programs at Clyde High School for many years, helping as a statistician for each, organizing a wrestling tournament, and contributing to the development of the Clyde Girls Wrestling Program. (VDIAD TNALAETM)

This award was intended for a graduating senior who shared those same interests. The scholarship was presented to Brenna Caudill, a volleyball player, to support her college journey at Kent State, where she will be majoring in Nursing.



Brett Montague, Firelands FCU's President/CEO awards Brenna Caudill the Deann “Spark” Fultz Memorial Scholarship.



Meet Patsy Cothran, Bellevue Branch Manager

We are thrilled to announce that Patsy Cothran has joined Firelands Federal Credit Union as the new Bellevue Branch Manager! To help you get to know Patsy better, we asked her a few questions about her new role and interests:

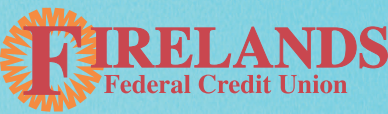
- What are you most excited about in your new role as the Bellevue Branch Manager?
 - I am most excited about becoming more familiar with our Bellevue members and attending community events with my team.
- How do you think your past experiences will contribute to your success at Firelands FCU?
 - Through my extensive experience with various member scenarios, I have learned the value of perception and perspective. This has greatly enhanced my ability to address member concerns.
- What do you like about working in Bellevue?
 - I appreciate the opportunities to learn new things and challenge myself. Bellevue has a strong sense of community, and the people here are very nice. (SALRCTY OEWR)
- What's your favorite way to spend a weekend or a day off?
 - I enjoy spending my time outdoors with my children, going fishing or swimming. I also enjoy painting, sketching, and reading a good book.

Firelands in Focus Photo Contest

Firelands FCU is on the lookout for photos that showcase the essence of the Firelands region. Submit your best shots of Huron, Erie, and Crawford County for a chance to have them featured in our 2025 Member Calendar! Learn more or submit your photos by scanning the QR code. Hurry, the last day to submit your photos is July 31, 2024! (LACIE REBA)



Coming August 2024 – Firelands FCU is partnering with **FamZoo** to provide educational debit cards for kids and teens! **FamZoo** cards are designed specifically to prepare kids and teens for the adult financial world in a safe, parent-moderated environment. Stay tuned for additional **FamZoo** announcements to be delivered to your inbox soon! (DAURA RREKOO)



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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

236 Columbus Avenue
(ATM only)
(ATM accepts deposits)

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I Love My Credit Union Day

Love Firelands FCU? Visit your preferred branch on **Friday, July 26th** for fun and sweet treats as we celebrate all that makes credit unions unique on I Love My Credit Union Day!

Youth Month

Celebrate Youth Month with Firelands FCU this August! More information to come **SOON!**