

# Financial Focus

## Fall Into Savings: Discover Our New Products & Services



As the leaves change, we’re excited to unveil some fantastic new offerings designed to make your financial journey easier and more rewarding.

**FamZoo.** Firelands FCU, in partnership with FamZoo, now offers a secure Debit Card paired with an educational app to help your child or teen build good financial habits. Seamlessly transfer funds from your Firelands FCU Checking Account to your child’s FamZoo card and start their financial journey! (ESLILE STOSH)

**Ohio Homebuyer Plus.** In conjunction with the Ohio Treasurer’s office, Firelands FCU now offers Ohio Homebuyer Plus, a specialized savings plan for Ohioans! Individuals who open an account will gain access to above-market interest rates, allowing them to save and grow their money faster. With an Ohio Homebuyer Plus account, members enjoy a competitive 7.25% APY\*, an opening deposit match of up to \$250 after 90 days, and a \$500 closing cost credit when financing a home with a Firelands FCU mortgage. This is the perfect solution for Ohioans looking to make their homeownership dreams a reality!

**Student Loan Marketplace.** When scholarships, financial aid, and savings aren’t enough, you can still get the money you need for college with our Student Loan Marketplace! Search for in-school or refinance loans that work for you. One quick form, with no impact to your credit score, will let you instantly compare rates from affordable loan lenders.

**Financial Counseling.** Looking for expert advice on managing your money? Firelands FCU offers free financial counseling, valued at \$199, to anyone who could benefit! Our certified counselors on staff provide personalized, one-on-one guidance to help you tackle debt, build a budget, and plan for a secure financial future. Whether you want to save more, spend smarter, or get out of debt, we’re here to help you achieve your financial goals — on your terms.

Visit [firelandsfcu.org](https://firelandsfcu.org) to explore these products and services today.

\*Terms and conditions apply. Please visit [firelandsfcu.org](https://firelandsfcu.org) for details.

## CU Give Back Sweepstakes

Keep using your Firelands FCU Visa Platinum Rewards or Signature credit card for a chance to win **\$5,000** in the **Credit Union Giveback Sweepstakes!**

Simply use your card at least four times per week from now to October 27, 2024, to be automatically entered into the contest. Every month, five lucky winners will each take home \$5,000! It’s that easy and just another great perk of being a Firelands FCU member!

Scan the QR code below for more information. (ETRNUH TBERSEI)



### Progress Report as of 8/31/2024



Shares .....	\$434,789,308
Loans .....	\$322,384,601
Assets .....	\$479,769,617
Members .....	36,061

### 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 14 - Columbus Day  
Mon., November 11 - Veterans Day  
Thurs., November 28 - Thanksgiving  
Wed., December 25 - Christmas Day  
Wed., January 1, 2025 - New Year’s Day





# Annual Meeting Announcement

Firelands Federal Credit Union's 68th Annual Meeting will be held on Wednesday, Feb. 19, 2025, 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: Kenneth Rospert, Alisa Smith, Miles Foos and Thomas Tinnel. (OMTTIHY HPGU)

Other members interested in being nominated should contact the Nominating Committee through 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, 2024. Official petition forms will be supplied and must be used.

## Explore Your Member Perks!

Save big on vacations, hotels and much more

As a Firelands FCU member, you get **FREE** access to exclusive discounts on a wide range of products and services, including vacations, tax services, hotels, home security, and more through **Working Advantage** and **Love My Credit Union® Rewards!** Plus, you can now create your estate plan easily and securely with a 20% discount from Trust & Will. Don't miss out on these amazing perks — scan the QR code to get started!



## Fair Donations

Firelands FCU donated \$64,683 toward approximately 142 projects presented at the Attica Independent, Crawford County, Erie County, and Huron County Fairs. Over 35 exhibitors had membership ties to Firelands FCU!



## Attention Class of 2025



Attention, Class of 2025! Scholarship applications will be available on our **Community Involvement** page of the Firelands FCU website starting December 2024. Complete the application and return it to your high school guidance office by the deadline for a chance to receive \$1,000 to \$2,000 toward college or technical school!

## Round Up and Save

An effortless way to grow your savings

Looking for an **EASY** way to save? Open a **Round Up & Save Account!** With a **Round Up & Save Account**, every time you use your Visa® Debit Card to make a purchase, we will round your purchase amount up to the next whole dollar and deposit the difference into the savings account of your choice. This is a perfect way to watch your savings grow as you spend! Easily open your account **TODAY** by clicking "Create New Share" in Online or Mobile Banking.



MAKE YOUR DREAMS A REALITY WITH A

# FIXED RATE HOME EQUITY LOAN

This fall, turn your home’s equity into the perfect financial solution for whatever you need. Whether you’re planning home renovations, consolidating debt, planning a vacation, or covering major expenses, a **Fixed Rate Home Equity Loan** from Firelands FCU gives you the stability of predictable monthly payments at a competitive interest rate. No surprises, just smart, reliable financing to make your dreams a reality. (ARRABAB NEBA)



**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](https://firelandsfcu.org) or we will mail you a free copy upon request if you call us at 1-800-276-5775. (ORNHAD EASLFE)



**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

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

**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 2024 Christmas Club or Christmas Club Plus balance was transferred to the account of your choice on Tuesday, October 1.

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



# Member Expulsion/Withdrawal And Service Limitation Policy

Firelands Federal Credit Union ("Credit Union") may terminate a member's membership in the Credit Union in one of three ways. The first way is through a special meeting. Under this option, the Credit Union may call a special meeting of the members, provide the member an opportunity to be heard, and obtain a two-thirds vote of the members present at the special meeting in favor of expulsion. The second way to terminate a member's membership is under a non participation policy given to each member that follows certain requirements. The third way to terminate a member's membership is by a two-thirds vote of a quorum of the directors of the Credit Union for cause. If a special meeting of the members is called to expel the member, only in-person voting is permitted in conjunction with the special meeting, so that the affected member has an opportunity to present the member's case and respond to the Credit Union's concerns. However, an in-person meeting is not required if a member is expelled by a two-thirds vote of the board of directors.

Cause is defined as follows: (A) a substantial or repeated violation of the Credit Union's membership agreement; (B) a substantial or repeated disruption, including dangerous or abusive behavior, to the Credit Union's operations; or (C) fraud, attempted fraud, suspected fraud, or a conviction of other illegal conduct that a member has been convicted of in relation to the Credit Union, including in connection with Credit Union employees conducting business on behalf of the Credit Union. Dangerous and abusive behavior is considered any violent, belligerent, unreasonably disruptive, or abusive behavior. Examples of dangerous and abusive behavior, as referenced herein include, but are not limited to, a member threatening physical harm to employees; a member repeatedly and unwelcomely giving gifts to or asking tellers on dates; a member repeatedly using racial or sexist language towards employees; or a member threatening to follow a loan officer home for denying a loan.

Before the board votes on an expulsion, the Credit Union must provide written notice to the member's mail address (or email, if applicable) on record or personally provide the written notice. The Credit Union must provide the specific reasons for the expulsion and allow the member an opportunity to rebut those reasons through a hearing if the member chooses. It is the member's responsibility to keep the member's contact information with the Credit Union up to date, and to open and read notices from the Credit Union. Unless the Credit Union determines to allow otherwise, there is no right to an in-person hearing with the board. If the member fails to request a hearing within 60 calendar days of receipt of the notice, the member will be expelled. The member may submit any complaints about pending expulsion or expulsion to NCUA's Consumer Assistance Center if such a complaint cannot be resolved with the Credit Union.

The Credit Union will confirm any expulsion with a letter with information on the effect of the expulsion and how the member can request reinstatement. Expulsion or withdrawal from membership does not relieve a member of liability to the Credit Union, and the Credit Union may demand immediate repayment of the money the member owes the Credit Union after expulsion, subject to any applicable contract terms and conditions. A member who has failed to vote in annual Credit Union elections or failed to purchase shares from, obtain a loan from, or lend to the Credit Union may be deemed to be non-participatory and expelled from membership in accordance herewith.

In addition to the Credit Union's ability to expel members as provided for herein, the Credit Union, at its sole discretion, can limit services for members not in good standing, with no notice or requirement of a vote among the directors or members of the Credit Union. A member in good standing is a member who: maintains at least their minimum share, as defined within the Credit Union's Bylaws; has not had any account with the Credit Union closed due to abuse or negligent behavior; has not caused a financial loss to the Credit Union; and has not engaged in violent, belligerent, disruptive, or abusive activities such as:

1. violence, intimidation, threats, harassment, or physical or verbal abuse of duly elected or appointed officials or employees of the Credit Union, members, or agents of the Credit Union. This includes actions while on Credit Union premises and through use of telephone, mail, email, or any other electronic method;
2. causing or threatening damage to Credit Union property;
3. unauthorized use or access of Credit Union property;
4. disseminating incorrect, misleading, confidential, or proprietary information regarding the Credit Union; or
5. creating or being involved in any actions that may cause material risk or financial harm to the Credit Union.

For members that are violent, belligerent, disruptive, or abusive, the Credit Union may choose to limit services when there is a logical relationship between the activities and the services to be suspended. For example, if a member is verbally or physically abusive to a Credit Union employee or other members, the Credit Union may refuse to permit the member onto the Credit Union premises and/or may further restrict the availability of certain services to limit personal contact with Credit Union employees or members. Whether violent, belligerent, disruptive, or abusive activities has occurred will be determined in the sole discretion of the Credit Union. For additional information on expulsion or limitation of services, see Article XIV of Credit Union Bylaws.





GROW YOUR SAVINGS WITH A

**MONEY MARKET ACCOUNT**

EARN UP TO

**3.00%** APY\*

- ✓ Higher Interest Rate
- ✓ Easily Accessible
- ✓ No Monthly Service Fees

\*Terms and conditions apply. See [www.firelandsfcu.org/personal-savings/#money](http://www.firelandsfcu.org/personal-savings/#money) for details.