



This is your year to shine, and Firelands FCU is here to help you glow up your money game! Whether you’re saving for big dreams, tackling debt, or leveling up your financial knowledge, we’ve got the tools and support to make it happen.

Financial Counseling. Make a plan for the year that works for YOU! Our Credit Union Certified Financial Counselors will help you create a personalized strategy to achieve your financial goals in 2025 all for **FREE** (a \$199 value)!

Name Your Savings. Ready to save with intention? It is easy to open a savings account for all your specific goals—whether it’s for a vacation, a dream wedding, or that emergency fund you’ve been meaning to start. Name it, save for it, and make it happen!

Money Market Accounts. Looking to grow your savings? With competitive dividends and flexible access, a Money Market account lets you **EARN MORE** while keeping your funds within reach!

Share Certificates (CDs). Boost your savings with our 12-Month CD! Lock in a competitive rate and grow your money securely over the next year — you’ll be glad you did. Not sure if 12 months works for you? We offer a variety of terms to match your savings goals. (DAILMNE AMHTSO)

Ohio Homebuyer Plus. Dreaming of buying a home in 2025 or beyond? Start saving smarter TODAY with an Ohio Homebuyer Plus Account. Enjoy tax-advantaged savings and a competitive rate to build your down payment faster and stress-free!

Looking to Glow Up Your Credit Score?


Personal Loans.

Consolidate high-interest debt into one manageable payment. This reduces your credit utilization, simplifies your finances, and helps boost your credit score!

Dovly Uplift™.

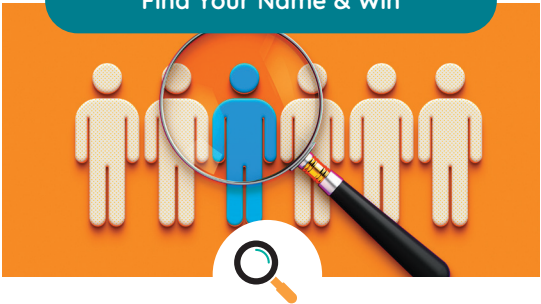
Firelands FCU Visa debit and credit cardholders get FREE access to Dovly Uplift™. In just seconds, you can put the app to work in helping to fix, manage and maintain your credit score.

Progress Report as of 11/30/2024




Shares	\$446,464,661
Loans.....	\$317,567,518
Assets.....	\$492,909,668
Members.....	36,185

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



Wed., January 1 - New Year’s Day
Mon., January 20 - MLK Day
Mon., February 17 - Presidents’ Day (NAHYTON IBOCNR)



Class of 2025 Scholarships

Don't forget! Scholarship applications are available on the **Firelands FCU website** and are due by March 14, 2025. Simply submit your completed application to your high school guidance office, any Firelands FCU branch, or mail it to PO Box 8005, Bellevue, OH 44811 by the deadline for a chance to earn \$1,000 to \$2,000 for college, university, technical school, or apprenticeship. If applying for a scholarship to go toward an apprenticeship, please include information and cost associated.



SCAN ME

Have You Ever Wondered How Other Families use FamZoo?

Here's a breakdown from the **FamZoo Family Finance Blog!**

Chore Charts: Create chore charts to link household responsibilities with financial rewards. This was the most popular with families!

Automated Allowances: Set it, forget it, and watch kids learn financial independence effortlessly.

Split Payments: Teach budgeting early by splitting payments into spend, save, and give categories.

Parent-Paid Interest: Encourage savings by offering interest — an exciting way to build good habits.

Expense Reimbursements: Teach kids the value of money by letting them make purchases and reimbursing them afterward.

Activity Alerts: Keep tabs on spending and spark meaningful conversations about smart money choices.

Automatic Debits: Teach financial responsibility with shared costs like subscriptions or group expenses.

Sound easier than your current routine? Get your FamZoo card **TODAY** and make 2025 your family's year of stress-free financial wins! (HAMTWTE RBTRCAHE)



Year in Review

In 2024, Firelands FCU donated \$169,545 to approximately 112 nonprofit organizations in the communities we serve. Over 83 Firelands FCU employees volunteered at an organization of their choice throughout the year, totaling 910 hours of community service. We celebrated the tenth year of hosting Finances 101 — hosting 4 events, reaching 8 schools and impacting over 650 students. Firelands FCU is proud to give back to our members and help promote the credit union philosophy of **#PeopleHelpingPeople** (EIRC RZIE)



Wrap Up the Holidays with a Home Equity Loan

A Home Equity Loan can help you:

- Pay off Holiday Debt
- Start 2025 Projects
- Plan your 2025 Vacation

Scan the QR Code to Get Started TODAY!





Skip-A-Pay

Could skipping a loan payment help you start the year on the right foot? Firelands FCU's Skip-A-Pay program lets eligible members skip one loan payment per year, freeing up cash for savings, projects, or catching up after the holidays. Check your eligibility by calling 800-276-5775, visiting a branch, or messaging us through Online or Mobile Banking! Terms and conditions apply.*

**Available only on qualifying loans in good standing. Each loan is only eligible for Skip-A-Pay once in a twelve-month period. Excludes home equity loans, lines of credit, first & second mortgages, student loans, share secured, Courtesy Pay, credit cards & mobile home loans. Firelands FCU reserves the right to refuse a "skip" payment on any loan. This waiver may not be used on the initial payment of any loan type.*

Love Your Banking Experience? Share the Wealth! Refer your friends to open a Credit Card, Checking Account, or Money Market Account at Firelands FCU and when they complete a few simple steps within 60 days, you **BOTH** earn \$50!* The more you refer, the more you earn! Start referring today by scanning the QR code! (RRSIEPOHCHT STEHSUR)

*Terms and conditions apply. Visit referlive.com/firelandsfcu for details.



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



Annual Meeting Reminder

Firelands Federal Credit Union's Annual Meeting will be held on Wednesday, Feb. 19, 2025, at 5:30 p.m. at 300 North Street, Bellevue, Ohio. Any members wanting to participate should call Erica Hager at 567-247-4451. (NHJO RPCENETI)

Member Expulsion/Withdrawal And Service Limitation Policy

We apologize for our error, but the Expulsion Amendment included in October was premature and the referenced bylaw section was incorrect. The corrected adopted amendment is below.

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 XVI of Credit Union Bylaws.

Approved by the Board of Directors on November 20, 2024