

## PROGRESS REPORT AS OF NOV. 30, 2008

Shares	\$135,237,353
Loans	\$113,085,123
Assets	\$156,458,573
Members	22,807



### FIND YOUR NAME AND WIN!

#### Read this newsletter carefully!

If you find your name scrambled in parenthesis, 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., Jan. 19 - Martin Luther King Day  
 Mon., Feb. 16 - President's Day

## Tax Time Means IRA Time!

Make your "catch up" contribution for 2008 until April 15th or your contribution for 2009 and take advantage of our great rates in our STEP-UP IRAs. Just stop in and visit any Member Service Representative, our IRA professionals!

## COLLEGE STUDENTS: That FREE Credit Card Gift May Cost You!

Every college student has stories about the free goodies they took home when they applied for their first credit card. Whether it was a back pack, free pizza coupons, or even free cell phones, every student can relate. Here are a few reasons NOT to give in to the credit card companies:

1. A credit card is NOT free money; you have to pay it all back, PLUS interest.
2. Small Print: the initial 6.5% interest rate is tempting, but don't forget to read the small print to find out what the rate will increase to after a few months!
3. Making minimum monthly payments does nothing for your account because you are only adding more and more interest to the same balance!
4. It could take you 40 years to pay it off if you make (LILIWAM ERED II) only the minimum payment every month.
5. If you already owe money on a school loan; \$5,000 in credit card debt can make

your credit report look rough. It could even (CNNYA AMNUFAK-INOTAR) hurt your approval for future loans.

Treating a credit card as a convenience item that you pay off every month is the best way for you to save money.

Talk to your parents about a Firelands Federal Credit Union account and credit card. It gives you convenience without the sneaky tricks of some credit card providers. And, you can track all of your transactions and pay your bill online.



## Shared Branching Means More Options For You!



Did you know Firelands Federal Credit Union is a member of the Shared Branching network, a fast-growing national and international network of credit unions that allows members of other credit unions to use their branches to conduct basic teller transactions.

Credit unions have joined together to "share" their facilities as a way to provide convenient service to their credit union members. Wherever you see the Shared Branching "swirl", you can conduct financial transactions at that credit union location. (EVENST DIEELS)

What can you do at a Shared Branching location? Almost everything you normally do with a teller at your own credit union, and there's no additional charge to you. You can make deposits, withdraw money, cash checks, transfer funds, make loan payments, get a copy of your statement, and more. All you need is your credit union account number and a photo ID.

Search for a Shared Branching location convenient to you with the Shared Branching Web site at [www.SharedBranching.org](http://www.SharedBranching.org).

For more information, contact Firelands Federal Credit Union at 1-800-276-5775 or visit us online at [www.firelandsfcu.org](http://www.firelandsfcu.org).



## Important News About Our Mailing Address

To provide more efficient service, we will begin using a single Post Office Box for all of our branches. Please begin using our main mailing address of:

**P.O. Box 8005  
Bellevue, Ohio 44811**

for all mail including online bill payments.



### Main Mailing Address

P.O. Box 8005  
Bellevue, OH 44811

### Bellevue Office

221 E. Main Street  
Bellevue, OH 44811  
419-483-4180  
Fax: 419-483-7100

### Norwalk Office

175 Cleveland Road  
Norwalk, OH 44857  
419-668-5833  
Fax: 419-668-6007

346 Milan Avenue  
(Drive-thru & ATM)  
117 Whittlesey Avenue  
(ATM only)

### Galion Office

419 Harding Way West  
Galion, OH 44833  
419-468-5631  
Fax: 419-468-7633

### Bucyrus Office

2100 E. Mansfield Street  
Bucyrus, OH 44820  
419-562-0447  
Fax: 419-562-7059

629 N. Sandusky Avenue  
(ATM only)

### ARIS

#### Audio Response Information System

Bellevue: 419-483-3648  
Norwalk: 419-663-2574  
Galion: 419-462-5802  
Bucyrus: 419-562-4297  
Out of the area:  
1-888-842-7334

### Routing & Transit No.

241274077

### Toll-Free Number

1-800-276-5775

## DID YOU KNOW?

Your home is the largest investment you will ever make, shouldn't you come to the people you trust to keep your money safe? Whether its purchasing your dream home or refinancing your current home, your Credit Union offers several products to meet your needs:



**Fixed Rates**  
**Variable Rates**  
**Conventional Loans**  
**FHA Loans**  
**VA Loans (100% financing)**  
**USDA Loans (100% financing)**  
**Rental Loans**  
**Home Equity Loans**  
**Land Loans**  
**OHFA Ohio Hero Program**

## CLASS OF 2009

**Scholarship applications for 2009 graduates will be available February 2, 2009. Please stop by your high school's guidance office or your local Firelands Federal Credit Union office to pick one up. Completed applications must be received no later than March 28, 2009.**



## ARE YOU HAVING FINANCIAL DIFFICULTIES?

If you are unable to make your loan payment, be sure to contact the credit union in advance and (RRAABAB ECIAFFRG) ask for Paula or Diane. We will do our best to help you keep your credit in GOOD standing.

*You are a valued member!*



## MORE FOOD IN THE BAG BETTER NUTRITION FOR YOUR FAMILY

The food stamp program allows you to put more food in your grocery bag and provide better nutrition for you and your family - leaving more money in your pocket to pay for other bills or expenses.

### Find out in minutes if you are eligible!

Make an appointment with a Benefit Bank counselor today, and find out if you qualify (YLRECH SLELW) for food stamps as well as other benefit programs.

To schedule an appointment in Bellevue call:

**Fish & Loaves** - 419-484-2814

**Pass It On Clothing Closet** - 419-483-3071

For Bellevue, Norwalk, Bucyrus, Galion and surrounding communities call:

**Firelands Federal Credit Union** - 1-800-276-5775, ext. 1043

**THE BENEFIT BANK**® [www.thebenefitbank.com](http://www.thebenefitbank.com)  
CONNECTING COMMUNITIES TO RESOURCES