

**IN THIS ISSUE:****Youth Week  
Activities Announced****New Graduates Can Receive  
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## Be A Super Saver! At Firelands Federal Credit Union

**PROGRESS REPORT AS OF  
FEBRUARY 29, 2012**

Shares .....	\$180,854,106
Loans .....	\$136,795,477
Assets .....	\$204,148,911
Members.....	26,757

**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**

Monday, May 28 - Memorial Day  
Wednesday, July 4 - Independence Day

Who hasn't wished for super powers? Since superheroes hone powers to save people from harm and take action to protect the common good, it's no surprise that youth around the country admire them. (**SCHREAL V STFERAUF**) Little do kids know, they also have the power to protect the future by becoming credit union super savers.

To show kids the powers they have to save and safeguard their money, visit Firelands FCU the week of April 22-28 and help us celebrate National Credit Union Youth Week. This year's theme, "Be a Credit Union Super Saver" shows youth and teens how Firelands Federal Credit Union can help them utilize their own strengths and credit union resources to meet financial goals.

Whatever young members are saving up for, their trusty sidekicks at Firelands FCU are ready to lend a hand. That's because the Credit Union is for members, by members, and we want our sensational youth to be prepared for the future. (**EERYMJ A RHAA**)

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### National Credit Union Youth Week April 22-28

Stop by and get in on the action at our Youth Week events! Come with your young super savers to see your trusty sidekicks at Firelands FCU, where we help you save money one dollar at a time. Stop by our lobby for:

**Kid's Club Coloring Contest - "Be A Credit Union Super Saver"**

- Look for the coloring sheet in your Kid's Club statement this month.
- Return it to your local branch before April 30 to enter.
- You could **WIN a \$50 deposit to your savings account!** (one winner per branch)

**Make A Deposit Into Your Kid's or Teen Club Savings Account**

- Between April 22-28 and automatically be entered to **WIN a Family 4-Pack of Cedar Point tickets!** (one winner per branch)

**Bonus Rate on Kid's & Teen Club Term Share Certificates**

- Open or renew between April 22-28 and...
- Earn **0.50% BONUS** on current rate.
- Minimum \$100 and maximum \$1,500 deposit.

**Open a New Kid's or Teen Club Account During Youth Week**

- Receive a piggy bank (while supplies last).
- Credit Union will match \$5 initial deposit. (**ASLCU D NNSOHOJ**)



And remember, Firelands Federal Credit Union membership is open to all your family members.



**Congratulations on  
your retirement!**

**Sharon Ginther**



*Thank you for 12 years of service!*

## New Grads Can Receive Mortgage Assistance Thru OHFA



OHFA's Grants for Grads program is designed to help recent graduates with down payment and closing cost assistance. While saving for these funds can be daunting after earning your degree, the OHFA program will give you the financial incentive to kick start your homeownership dream here in the Buckeye State. (WEMHTAT T CIEARTO)

**Please contact our Mortgage Loan Originators to schedule an appointment today!**

## Join Us For Member Appreciation Day Lunch!

Member Appreciation Day dates have been chosen for this summer. Mark your calendar to come enjoy hot dogs and hamburgers with us as we show our appreciation for YOU - our loyal members!

**Galion: July 27, 11 a.m. - 2 p.m.**    **Norwalk: Aug. 10, 11 a.m. - 2 p.m.**  
**Bucyrus: Aug. 3, 11 a.m. - 2 p.m.**    **Bellevue: Aug. 17, 11 a.m. - 2 p.m.**



**NOTE: Please use our mailing address listed below. Do not mail anything directly to a branch location. Thank you!**



### 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

### ARIS (bank-by-phone)

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

### MAIN TOLL-FREE NO.

1.800.276.5775

## eStatus for your Firelands FCU mortgage loan is now available!

Access your mortgage online. Visit [firelandsfcu.org](http://firelandsfcu.org) for more details!

## FEE SCHEDULE (effective 4/30/2012)

The following fees may be assessed against your account & the following transaction limitations, if any, apply to your account.

<b>ATM</b>		<b>Non-sufficient Funds Check (each item)</b>	29.00
Card Replacement	10.00	<b>Overdraft Line of Credit - per advance</b>	3.00
W/D non owned STAR ATM	1.00	<b>Share Transfer - per overdraft transfer</b>	3.00
W/D non owned Cirrus ATM	2.00	Return Deposit Items (if collected)	10.00
Account Inquiry	1.00	Return Deposit Items (if uncollected)	20.00
<b>Credit Cards</b>		Statement Copies	5.00
Late Payment	15.00	Computer History (per page)	2.00
Temporary Increase	25.00	Stop Payment	29.00
Cashier's Check	5.00	Check Copy	5.00
Certified Check	10.00	Collections (includes foreign currency items)	20.00
Money Order	2.00	<b>Wire Transfers</b>	
Traveler's Checks	2.00 per \$100	Outgoing (domestic)	20.00
Account Research (per hr)	20.00	Outgoing (foreign)	50.00
Account Balance Assist. (per hr)	20.00	Incoming (domestic)	15.00
Garnishment	25.00	Incoming (foreign)	20.00
Executions & Levies	2.00 (or state max)	Close Acct. w/i 6 Months of Open	5.00
Inactive Account	5.00	Reopen Acct. w/i 6 Months of Closing	25.00
<b>Participation Fee</b>	<b>3.00</b>	Return Mail	5.00
Privilege Pay	*29.00	Rejected Check Fee	3.00
ATM Overdraft	*29.00	Check Printing	Depends on style ordered
ACH Overdraft	*29.00		
Overdraft - Each Overdraft Paid	*29.00		

\*Opt-in only for ATM & debit card overdrafts after 7/1/10

LOG ON TO [WWW.FIRELANDSFCU.ORG](http://WWW.FIRELANDSFCU.ORG) FOR ADDITIONAL INFORMATION. (ELAHCIM J LLAGIK)



Additional coverage up to \$250,000 provided by Excess Share Insurance Corporation, a licensed insurance company.



Federally insured by NCUA