

FOUR ALARM NEWS

Hot Topics for 3rd Quarter 2026



Ben Laurendeau

PRESIDENT'S MESSAGE

ROUND UP SAVINGS ACCOUNTS AT FFCCU

As of July, Firefighters Community Credit Union is introducing a new, convenient type of savings account designed to help members save automatically with everyday debit card purchases. It's a great way to 'Level Up' your Advantage Checking Account, and I'm confident it will be a big hit with smart savers.

A **Round Up Savings Account**, takes all purchases made with a linked Advantage Checking Debit Card and rounds up to the nearest dollar. The difference will automatically transfer into a higher-yield savings account.

Example: you make a debit card purchase of \$2.75. Your Advantage Checking Account is debited \$3.00. The remaining \$0.25 will automatically move to your Round Up Account.

A few important details:

- Only purchases made with an Advantage Checking Debit Card will qualify.
- Funds can only be deposited into the Round Up Savings Account through eligible debit card round ups.
- Round ups will happen automatically when you make eligible debit card purchases in person or online.
- The Round Up Savings Account will earn 3.00% APY*.

Visit ffcommunity.com and submit your registration form to hit 'START' and round up today.

*APY=Annual percentage yield. Terms and conditions apply. See ffcommunity.com for details.

Privacy Notice – 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 ffcommunity.com or we will mail you a free copy upon request if you call us at 216-621-4644.

THERE'S NO PLACE LIKE...

HOME EQUITY



Apply Today!

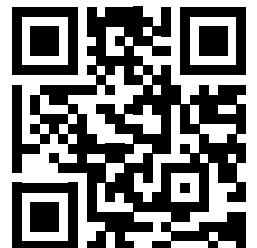
We could all use a little magic in our lives right now. With so much going on, technology changing our world so fast, and plenty to do, it's often hard to keep up with our own lives. Add to that the difficulties from inflation and economic instability and you're working harder and paying more than ever before. Sometimes it feels like the only solution would be a little magic.

That's where a home equity loan from FFCCU comes in. Home equity loans use the value of your house (both the money you already paid on your mortgage and the home's overall value) to provide a loan you can use for...just about anything!

- Many borrowers boost their home's value by using the funds for repair, improvement, or renovation.
- Others take advantage of fun and sun to finance a dream vacation to faraway lands – we're not in Ohio anymore, Toto!
- With credit card rates higher than ever before, a home equity loan could be your yellow brick road to escape from crushing card debt.
- Medical expenses, student loans, any sky-high interest rate can transform into a manageable home equity loan.

With rates currently **as low as 5.49% APR***, you can make the magic happen yourself! Head to ffcommunity.com or call **216.621.4644** to get started today.

**GET STARTED ON A
HOME EQUITY LOAN TODAY
SCAN THIS QR CODE TO BEGIN:**



*APR = Annual Percentage Rate. Terms and restrictions apply. Visit ffcommunity.com/home-equity-loans for full details



Accounts are insured up to \$250,000.00 by American Share Insurance. This institution is not federally insured by member choice.
MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.



WELCOME NEW TEAMMATES



Don't you miss when summer was chill? With activities, work, and all the regular runaround, it's hard to get any relief during the months with the best weather and boppin' vibes.

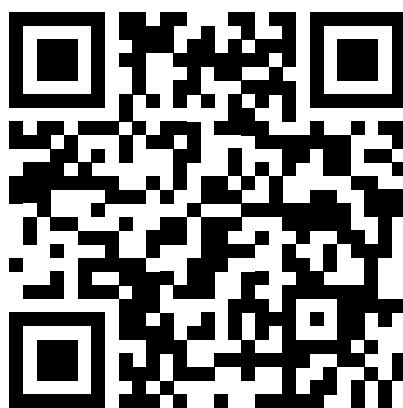
While we can't feed your pets and drive the kids to day camp for you - there is something FFCCU can do to make your summer months a bit smoother.

Introducing SKIP-A-PAY! Two times a year (June and July and again in December and January) FFCCU members have an opportunity to skip a loan payment!

During the summer months, you can think of Skip-A-Pay as a kind of "Christmas in July!" It's the gift you give yourself to save some cash on hand for travel, fun in the sun, or just to lighten up other expenses. Skip-A-Pay is here to give you some peace of mind!

Terms and eligibility conditions do apply, so take a look over at ffcommunity.com to see if you qualify, or note what criteria you could meet to take advantage of future Skip-A-Pay opportunities. Scan the QR code below to jump to the Skip-A-Pay page instantly.

START SKIPPING TODAY



Rose Montoney
Member Contact
Center



Karolyn Burkes
Teller - Downtown
CLE Branch



Carina Studer-Dyer
Teller - Downtown
CLE



Tamica Knights
Member Contact
Center



Damiah Wade
Member Contact
Center Representative



Jeff Rose
Teller - Willoughby



Justine Prall
Teller - Willoughby



MOST VALUABLE TEAMMATE: MELISSA

MELISSA IS A MAINSTAY

Melissa has demonstrated time and time again how much of an asset to Firefighters Community Credit Union she truly is. Melissa is the kind of person and leader that everybody can go to when the need arises. She is quick to investigate any issue, big or small.

Melissa's MVT nomination is not about one specific instance, a single emergency, or outstanding story. Instead, it's about her steadfastness and reliability.

As a branch manager the responsibilities are endless, but between serving as a leader, an FSR, and a teller; she always provides immense support!

IMPORTANT BRANCH CLOSURE DATES

Sat., July 4: Independence Day

Mon., September 7: Labor Day

Online banking and our mobile banking app are available any time to transfer funds, pay bills, and more.