

FIREFIGHTERS & COMPANY FEDERAL CREDIT UNION

338 South Patterson Blvd. • Dayton, Ohio 45402 • Phone: (937) 228-1614 • Text: (937) 228-7963 • FAX: 228-0068

Monday - Friday 10 AM - 6 PM • HOME AUDIO LINK - 1-800-285-2947 • www.ffcocu.org • sharedbranching.org • VISA - 1-833-217-8094 • MASTERCARD - 1-888-908-7835

LIGHTCAP & SONS CONCRETE

Driveways, Patios, Sidewalks
Color and Stamped

BONDED, INSURED

Chris Lightcap Phone 937-770-1112 Cell 937-776-3508



JOHN CLINE
937-626-7301
jcline@sibcycline.com

SIBCY CLINE
REALTORS

SCAN HERE
FOR MORE
INFORMATION



Brittany Ashworth
Mortgage Loan Officer
NMLS 1656760

Telephone 937-963-9572

bashw@ffcocu.org www.ffcocu.org NMLS 404971

338 SOUTH PATTERSON BOULEVARD, DAYTON, OHIO 45402-2845



KEVIN A. GREEN,
WEALTH ADVISOR

HARRISON
Wealth Management Group, Ltd.
RAYMOND JAMES®

RETIREMENT PLANNING
ACTIVELY MANAGED INVESTMENTS
FINANCIAL PLANNING
LIFE, DISABILITY & LONG-TERM CARE INSURANCE

Complimentary Consultation

CALL 937-866-0197 TO SCHEDULE
WWW.HARRISONWEALTHMANAGEMENTGROUP.COM



Dan Biedenbarn
Independent Agent

Home, Auto, Life, Business & Health

ROBERT K.
Jones
INSURANCE

3809 Wilmington Pike
Suite 100
Kettering, OH 45429-5098
(937) 294-2600
dan.biedenbarn@rkjonesins.com

EST. 1932
CARL'S BODY SHOP

COMPLETE AUTO BODY & PAINT SERVICES
AUTO DETAIL TOWING SERVICE GRAPHICS

937-545-4178

1120 Wayne Ave. Dayton, Ohio 45410



KITCHEN & BATHROOM RESTORATIONS

JAKE DOUGAN (937)-430-4041

JACOBDOUGAN@GMAIL.COM

WWW.DOUGANSIMPROVEMENT.COM



**Dayton Firefighters
IAFF Local 136**

President: Kraig W. Robinson

Vice President: Stephen B. Post

Treasurer: Ryan Launder

Secretary: Dennis Bristow, Jr.

(937) 333-1715 / 1716
www.iaff136.org

YOUR INSURANCE AGENT

Protecting things that are most important to you
from the start of your career through Retirement.



Life Insurance (Individual, Pension Maximization)
Health (Medicare, Individual, ACA, Long Term Care)
Family Protection
(Cancer, Accident, Hospital Indemnity, Home Care)

Brad Nickels
937.271.1848

www.ohiobenefitsgroup.com



Shauna Boeke

Real Estate Agent

937.367.4175

shauna@glasshouserealty.com

glasshouserealty.com



Weekend and Week Day Rentals!
Wedding Receptions • Reunions • Seminars

DAYTON FIREFIGHTERS ACTIVITY CENTER

3616 Needmore Rd., Dayton, OH 45424

(937) 237-7157

19+ Acres • Kitchen Facilities
Outdoor Recreation Area
Entire Yearly Bookings Available
www.iaff136.org

Morgan Stanley



Shana Sellers-McElroy CFP®
CERTIFIED FINANCIAL PLANNER™
Vice President
Financial Advisor
4380 Buckeye Lane
Beavercreek, OH 45440
+1 937 431-7838
Shana.Sellers-McElroy@ms.com
NMLS #1903858

© 2024 Morgan Stanley Smith Barney
LLC. Member SIPC. CRC 5709123 06/23

DECEMBER 2024						
SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Firefighters & Company Federal Credit Union

JANUARY 2025

Our Monarch Branch is located at 170 Monarch Ln.
 Miamisburg, OH 45342 • 937-228-1614 • 937-228-7963 Text

Fax 937-633-0116 • To Enter Branch Use Door 36 • Hours: M-F 7am to 4pm

FEBRUARY 2025						
SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

SUN	MON	TUE	WED	THU	FRI	SAT
			1 1 NEW YEAR'S DAY Credit Union Closed	2 2	3 3	4 4
5 2	6 3  Retirees Breakfast Bob Evans 8:00 am 1850 E. Dorothy Ln.	7 1	8 2 Local 136 Executive Board Meeting	9 3	10 1	11 2
12 3	13 1 	14 2	15 3 Retirees Lunch Milton Club 11:00 am 640 Cosler Dr.	16 1	17 2	18 3
19 1	20 2 DR. MARTIN LUTHER KING, JR. DAY Credit Union Closed	21 3 	22 1 Union Meeting	23 2	24 3	25 1
26 2	27 3	28 1	29 2 	30 3	31 1 	
	26	27	28	29	30	31

JANUARY 2025

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Firefighters & Company Federal Credit Union

FEBRUARY 2025

Have a question? Text us at 937-228-7963. Opt in for the latest promos by texting FFCOCU to 1-833-867-FIRE!

MARCH 2025

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

SUN	MON	TUE	WED	THU	FRI	SAT
 AMERICA'S CREDIT UNIONS™						1 2
2 3	3 1	4 2	5 3 	6 1	7 2	8 3
	Retirees Breakfast Bob Evans 8:00 am 1850 E. Dorothy Ln.		Local 136 Executive Board Meeting			
9 1	10 2	11 3	12 1 	13 2	14 3	15 1
			LINCOLN'S BIRTHDAY		VALENTINE'S DAY	
16 2	17 3	18 1	19 2	20 3 	21 1	22 2
	PRESIDENT'S DAY Credit Union Closed	Union Meeting	Retirees Lunch Milton Club 11:00 am 640 Cosler Dr. Union Meeting			WASHINGTON'S BIRTHDAY Annual Meeting & Dinner Dance
23 3	24 1	25 2	26 3	27 1 	28 2	 AMERICA'S CREDIT UNIONS™
						

FEBRUARY 2025

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

Firefighters & Company Federal Credit Union

MARCH 2025

Download Our Free
Mobile App with Remote Deposit Capture!

APRIL 2025

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

SUN	MON	TUE	WED	THU	FRI	SAT
						1 3
2	3	4	5	6 	7	8 1
9	10 Retirees Breakfast Bob Evans 8:00 am 1850 E. Dorothy Ln.	11	12 ASH WEDNESDAY Local 136 Executive Board Meeting	13	14	15 2
16	17 ST. PATRICK'S DAY EVENT @ THE TROLL PUB	18 Union Meeting	19 Retirees Lunch Milton Club 11:00 am 640 Cosler Dr. Union Meeting	20 SPRING BEGINS	21	22 
23	24	25	26	27	28	29 
30	31					

MARCH 2025

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Firefighters & Company Federal Credit Union

APRIL 2025

Come to the Credit Union for Your
New Car Loan!

MAY 2025

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

SUN	MON	TUE	WED	THU	FRI	SAT
		1 1	2 2	3 3	4 1 	5 2
			91	92	93	94
6 3	7 1	8 2	9 3	10 1	11 2	12 3 
	Retirees Breakfast Bob Evans 8:00 am 1850 E. Dorothy Ln.		Local 136 Executive Board Meeting			
	96	97	98	99	100	101
13 1	14 2	15 3	16 1	17 2	18 3	19 1
PALM SUNDAY PASSOVER			Retirees Lunch Milton Club 11:00 am 640 Cosler Dr.		GOOD FRIDAY	BREAKFAST WITH THE BUNNY Activity Center
	103	104	105	106	107	108
20 2 	21 3	22 1	23 2	24 3	25 1 	26 2
EASTER	Union Meeting	Union Meeting				
	110	111	112	113	114	115
27 3 	28 1	29 2	30 3			
						AMERICA'S CREDIT UNIONS™
	117	118	119	120		







APRIL 2025						
SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

Firefighters & Company Federal Credit Union

MAY 2025

JUNE 2025						
SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

We Offer Shared Branching! Go To
FFCOCU.ORG To Find The Branch Closest To You!

SUN	MON	TUE	WED	THU	FRI	SAT
 AMERICA'S CREDIT UNIONS™				1	2	3
				121	122	123
4	5	6	7	8	9	10
	Retirees Breakfast Bob Evans 8:00 am 1850 E. Dorothy Ln.		Local 136 Executive Board Meeting			
124	125	126	127	128	129	130
11	12	13	14	15	16	17
						
MOTHER'S DAY						ARMED FORCES DAY
131	132	133	134	135	136	137
18	19	20	21	22	23	24
						
	Union Meeting	Union Meeting	Retirees Lunch Milton Club 11:00 am 640 Cosler Dr.			
138	139	140	141	142	143	144
25	26	27	28	29	30	31
						
	MEMORIAL DAY Credit Union Closed					
145	146	147	148	149	150	151

JUNE 2025

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					







Firefighters & Company Federal Credit Union

JULY 2025

Apply for Your FFCOCU VISA!

AUGUST 2025

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

SUN	MON	TUE	WED	THU	FRI	SAT
 AMERICA'S CREDIT UNIONS™		1	2	2	1	3
						2
			182		184	186
6	1	7	8	9	10	11
						
	187	Retirees Breakfast Bob Evans 8:00 am 1850 E. Dorothy Ln.	188	189	Local 136 Executive Board Meeting	190
					191	192
13	2	14	15	16	17	18
						
	194		195	196	Retirees Lunch Milton Club 11:00 am 640 Cosler Dr.	197
					198	199
20	3	21	22	23	24	25
						
	201	Union Meeting	202	Union Meeting	203	204
					205	206
27	1	28	29	30	31	
						
	208		209	210	211	212
						AMERICA'S CREDIT UNIONS™

INDEPENDENCE DAY
Credit Union Closed



JULY 2025

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Firefighters & Company Federal Credit Union

AUGUST 2025

Celebrate the Credit Union's Anniversary with
a great rate loan!

SEPTEMBER 2025

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

SUN	MON	TUE	WED	THU	FRI	SAT
					1 	2 ¹
					213	214
3 ²	4 ³	5 ¹	6 ²	7 ³	8 ¹	9 ² 
215	Retirees Breakfast Bob Evans 8:00 am 1850 E. Dorothy Ln. 216	217	Local 136 Executive Board Meeting 218	219	220	221
10 ³	11 ¹	12 ²	13 ³	14 ¹	15 ²	16 ³ 
222	223	224	225	226	227	228
17 ¹	18 ²	19 ³	20 ¹	21 ²	22 ³	23 ¹ 
229	Union Meeting 230	Union Meeting 231	Retirees Lunch Milton Club 11:00 am 640 Cosler Dr. 232	233	234	235
24 ²	25 ³	26 ¹	27 ²	28 ³	29 ¹	30 ²
236						
31 ³ 						
243	237	238	239	240	241	242

AUGUST 2025

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Firefighters & Company Federal Credit Union

SEPTEMBER 2025

OCTOBER 2025

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

See Us For Your Home
Equity Loan This Fall!

SUN	MON	TUE	WED	THU	FRI	SAT
 AMERICA'S CREDIT UNIONS™	1 1 LABOR DAY Credit Union Closed 244	2 2 245	3 3 Local 136 Executive Board Meeting 246	4 1 247	5 2 248	6 3 Pickhead's Car & Bike Show Activity Center 249
7 1 FULL MOON 250	8 2 Retirees Breakfast Bob Evans 8:00 am 1850 E. Dorothy Ln. 251	9 3 252	10 1 253	11 2 PATRIOT DAY 254	12 3 255	13 1 256
14 2  257	15 3 Union Meeting 258	16 1 Union Meeting 259	17 2 Retirees Lunch Milton Club 11:00 am 640 Cosler Dr. 260	18 3 Retiree's Golf Outing 261	19 1 Retiree's Dinner 262	20 2 263
21 3 NEW MOON 264	22 1 AUTUMN BEGINS 265	23 2 ROSH HASHANAH 266	24 3 267	25 1 268	26 2  269	27 3 270
28 1 271	29 2  272	30 3 273				 AMERICA'S CREDIT UNIONS™

SEPTEMBER 2025

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				



Firefighters & Company Federal Credit Union

OCTOBER 2025

Celebrate International Credit Union Day!

NOVEMBER 2025

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

SUN	MON	TUE	WED	THU	FRI	SAT
			1 1 274	2 2 YOM KIPPUR 275	3 3 Burn Tournament Golf Outing 276	4 1 277
5 2 278	6 3 Retirees Breakfast Bob Evans 8:00 am 1850 E. Dorothy Ln. 279	 1 280	8 2 Local 136 Executive Board Meeting 281	9 3 282	10 1 283	11 2 284
12 3 285	13 1  COLUMBUS DAY Credit Union Closed 286	14 2 287	15 3 Retirees Lunch Milton Club 11:00 am 640 Cosler Dr. 288	16 1 INTERNATIONAL CREDIT UNION DAY 289	17 2 290	18 3 291
19 1 292	20 2 Union Meeting 293	21 3  Union Meeting 294	22 1 295	23 2 296	24 3 TRUNK-OR-TREAT Activity Center 297	25 1 298
26 2 299	27 3 300	28 1 301	29 2  302	30 3 303	31 1  HALLOWEEN 304	

OCTOBER 2025

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Firefighters & Company Federal Credit Union

NOVEMBER 2025

DECEMBER 2025

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

See Us for Your Holiday Loan!

SUN	MON	TUE	WED	THU	FRI	SAT
						1 2
2	3	4	5	6	7	8
DAYLIGHT SAVING TIME ENDS	Retirees Breakfast Bob Evans 8:00 am 1850 E. Dorothy Ln.	ELECTION DAY	Local 136 Executive Board Meeting			
306	307	308	309	310	311	312
9	10	11	12	13	14	15
		VETERANS' DAY Credit Union Closed				
313	314	315	316	317	318	319
16	17	18	19	20	21	22
	Union Meeting	Union Meeting	Retirees Lunch Milton Club 11:00 am 640 Cosler Dr.			
320	321	322	323	324	325	326
23	24	25	26	27	28	29
327						
30						
				THANKSGIVING DAY Credit Union Closed	TEST YOUR DETECTOR	
334	328	329	330	331	332	333

NOVEMBER 2025

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

Firefighters & Company Federal Credit Union

DECEMBER 2025

Wishing You Happy Holidays from FFCOCU!

JANUARY 2026

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

SUN	MON	TUE	WED	THU	FRI	SAT
 AMERICA'S CREDIT UNIONS™	1 Retirees Breakfast Bob Evans 8:00 am 1850 E. Dorothy Ln. 335	2 336	3 Local 136 Executive Board Meeting 337	4  338	5 339	6 340
7 341	8 342	9 343	10 344	11  345	12 346	13 FLAPJACKS WITH THE FAT MAN Activity Center 347
14 348	15 HANUKKAH Union Meeting 349	16 Union Meeting 350	17 Retirees Lunch Milton Club 11:00 am 640 Cosler Dr. 351	18 352	19  353	20 354
21 WINTER BEGINS 355	22 356	23 357	24 CHRISTMAS EVE Special Hours 358	25 CHRISTMAS DAY Credit Union Closed 359	26  360 KWANZAA	27  361
28 362	29 363	30 364	31 NEW YEAR'S EVE Special Hours 365			 AMERICA'S CREDIT UNIONS™

NAMES AND NUMBER

EMERGENCY CALLING SYSTEM* 911

POLICE

FIRE DEPARTMENT

AMBULANCE

DOCTOR

HOSPITAL/EMERGENCY ROOM

DENTIST

VETERINARIAN

NAME	NUMBER
------	--------

2026



	JANUARY	IMPORTANT DATES	JULY											
S	M	T	W	T	F	S	S	M	T	W	T	F	S	
				1	2	3	1	New Year's Day	2	3	4	5	6	
4	5	6	7	8	9	10	19	Martin Luther King, Jr.'s Birthday	10	11	12	13	14	
11	12	13	14	15	16	17	18	19	20	21	22	23	24	
18	19	20	21	22	23	24	25	26	27	28	29	30	31	
25	26	27	28	29	30	31	14	Valentine's Day	16	President's Day	18	Ash Wednesday	25	
							FEBRUARY							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
8	9	10	11	12	13	14	15	16	17	18	19	20	21	
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
22	23	24	25	26	27	28								
							MARCH							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
8	9	10	11	12	13	14	15	16	17	18	19	20	21	
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
22	23	24	25	26	27	28								
							APRIL							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
8	9	10	11	12	13	14	15	16	17	18	19	20	21	
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
22	23	24	25	26	27	28								
							MAY							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
22	23	24	25	26	27	28								
29	30	31												
							JUNE							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	
5	6	7	8	9	10	11	12	13	14	15	16	17	18	
12	13	14	15	16	17	18	19	20	21	22	23	24	25	
19	20	21	22	23	24	25	26	27	28	29	30			
26	27	28	29	30										
							MAY							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	
3	4	5	6	7	8	9	10	11	12	13	14	15	16	
10	11	12	13	14	15	16	17	18	19	20	21	22	23	
17	18	19	20	21	22	23	24	25	26	27	28	29	30	
24	25	26	27	28	29	30								
31														
							JUNE							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	
7	8	9	10	11	12	13	14	15	16	17	18	19	20	
14	15	16	17	18	19	20	21	22	23	24	25	26	27	
21	22	23	24	25	26	27								
28	29	30												
							JULY							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
11	12	13	14	15	16	17	18	19	20	21	22	23	24	
21	22	23	24	25	26	27								
28	29	30												
							SEPTEMBER							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	
10	11	12	13	14	15	16	17	18	19	20	21	22	23	
24	25	26	27	28	29	30								
31														
							OCTOBER							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	
12	13	14	15	16	17	18	19	20	21	22	23	24	25	
22	23	24	25	26	27	28								
29	30													
							NOVEMBER							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
22	23	24	25	26	27	28								
29	30													
							DECEMBER							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	
6	7	8	9	10	11	12	13	14	15	16	17	18	19	
20	21	22	23	24	25	26								
27	28	29	30	31										

All Jewish holidays begin at sundown the day before they are listed here.