

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 - 937-716-1632/1304 • www.ffcocu.org • sharedbranching.org • VISA - 1-833-217-8094 • MASTERCARD - 1-888-908-7835

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Federal Credit Union

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



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Morgan Stanley



Shana Sellers-McElroy CFP®, CLU®,
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Vice President
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from the start of your career through Retirement.



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Shana.Sellers-McElroy@ms.com
NMLS# 1903858

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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			

Firefighters & Company Federal Credit Union

JANUARY 2026

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 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

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

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

Firefighters & Company Federal Credit Union

FEBRUARY 2026

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

MARCH 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
1 FULL MOON 1	2 2 Retirees Breakfast Bob Evans 8:00 am 1850 E. Dorothy Ln. 32	3 3 34	4 1 Local 136 Executive Board Meeting 35	5 2 36	6 3 37	7 1 38
8 2 39	9 3 40	10 1 41	11 2 42	12 3 LINCOLN'S BIRTHDAY 43	13 1 44	14 2 VALENTINE'S DAY 45
15 3 46	16 1 PRESIDENT'S DAY Credit Union Closed 47	17 2 NEW MOON Union Meeting 48	18 3 49 Retirees Lunch Milton Club 11:00 am 640 Cosler Dr. ASH WEDNESDAY Union Meeting 49	19 1 50	20 2 51	21 3 Annual Meeting & Dinner Dance 52
22 1 WASHINGTON'S BIRTHDAY 53	23 2 54	24 3 55	25 1 56	26 2 57	27 3 TEST YOUR DETECTOR 58	28 1 59
						

FEBRUARY 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

Firefighters & Company Federal Credit Union

MARCH 2026

Download Our Free
Mobile App with Remote Deposit Capture!

APRIL 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		

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
						
	Retirees Breakfast Bob Evans 8:00 am 1850 E. Dorothy Ln.		Local 136 Executive Board Meeting			
	60	61	62	63	64	65
8	9	10	11	12	13	14
						
DAYLIGHT SAVING TIME BEGINS						
67	68	69	70	71	72	73
15	16	17	18	19	20	21
						
		ST. PATRICK'S DAY EVENT @ THE TROLL PUB	Retirees Lunch Milton Club 11:00 am 640 Cosler Dr. Union Meeting	Union Meeting	SPRING BEGINS	
74	75	76	77	78	79	80
22	23	24	25	26	27	28
						
81	82	83	84	85	86	87
29	30	31				
						
PALM SUNDAY						AMERICA'S CREDIT UNIONS™
88	89	90				

MARCH 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				

Firefighters & Company Federal Credit Union

APRIL 2026

Come to the Credit Union for Your
New Car Loan!

MAY 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 FULL MOON 3	2 PASSOVER 1	3 GOOD FRIDAY 2	4 BREAKFAST WITH THE BUNNY Activity Center 3
5 EASTER 1	6 Retirees Breakfast Bob Evans 8:00 am 1850 E. Dorothy Ln. 2	7 3	8 Local 136 Executive Board Meeting 1	9 2	10 NEW MOON 3	11 1
12 2	13 3	14 1	15 Retirees Lunch Milton Club 11:00 am 640 Cosler Dr. 2	16 3	17 NEW MOON 1	18 2
19 3	20 Union Meeting 1	21 Union Meeting 2	22 3	23 TEST YOUR DETECTOR 1	24 2	25 3
26 1	27 2	28 3	29 1	30 2		 AMERICA'S CREDIT UNIONS™
116	117	118	119	120		

APRIL 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		

Firefighters & Company Federal Credit Union

MAY 2026

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

JUNE 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				

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

MAY 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						

Firefighters & Company Federal Credit Union

JUNE 2026

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

JULY 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 1 Retirees Breakfast Bob Evans 8:00 am 1850 E. Dorothy Ln. 152	2 2 153	3 3 Local 136 Executive Board Meeting 154	4 1 155	5 2 156	6 3 157
7 1 158	8 2  159	9 3 160	10 1 161	11 2 162	12 3 163	13 1 164
14 2  FLAG DAY 165	15 3 Union Meeting 166	16 1 Union Meeting 167	17 2 FIREFIGHTERS & COMPANY FEDERAL CREDIT UNION ANNIVERSARY Retirees Lunch Milton Club 11:00 am 640 Cosler Dr. 168	18 3 169	19 1 JUNETEENTH NATIONAL INDEPENDENCE DAY Credit Union Closed 170	20 2 171
21 3  FATHER'S DAY SUMMER BEGINS 172	22 1 173	23 2 174	24 3 175	25 1 176	26 2  177	27 3 178
28 1 179	29 2  180	30 3 181				 AMERICA'S CREDIT UNIONS™

JUNE 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				

Firefighters & Company Federal Credit Union

JULY 2026

Apply for Your FFCOCU VISA!

AUGUST 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
			1 182	2 183	3 184	4 INDEPENDENCE DAY 185
5 186	6 Retirees Breakfast Bob Evans 8:00 am 1850 E. Dorothy Ln. 187	7 188	8 Local 136 Executive Board Meeting 189	9 190	10 191	11 192
12 193	13 194	14 NEW MOON 195	15 Retirees Lunch Milton Club 11:00 am 640 Cosler Dr. 196	16 197	17 198	18 199
19 200	20 Union Meeting 201	21 Union Meeting 202	22 203	23 204	24 205	25 206
26 207	27 208	28 209	29 FULL MOON 210	30 211	31 TEST YOUR DETECTOR 212	

JULY 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	

Firefighters & Company Federal Credit Union

AUGUST 2026

Looking To Buy A House Or Refinance Yours?
Call Your FFCOCU for Mortgage Loans!

SEPTEMBER 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			

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

AUGUST 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					

Firefighters & Company Federal Credit Union

SEPTEMBER 2026

See Us For Your Home
Equity Loan This Fall!

OCTOBER 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 ³	2 ¹	3 ²	4 ³ 	5 ¹
		244	245	246	247	248
6 ²	7 ³	8 ¹	9 ²	10 ³ 	11 ¹	12 ²
	LABOR DAY Credit Union Closed	251	Local 136 Executive Board Meeting	253	PATRIOT DAY	ROSH HASHANAH
13 ³	14 ¹	15 ²	16 ³	17 ¹	18 ² 	19 ³
	Retirees Breakfast Bob Evans 8:00 am 1850 E. Dorothy Ln.	258	Retirees Lunch Milton Club 11:00 am 640 Cosler Dr.	Retiree's Golf Outing	Retiree's Dinner	262
20 ¹	21 ²	22 ³	23 ¹	24 ²	25 ³ 	26 ¹
	Union Meeting YOM KIPPUR	AUTUMN BEGINS Union Meeting	266	267		269
27 ²	28 ³	29 ¹	30 ²			 AMERICA'S CREDIT UNIONS™
		272	273			

SEPTEMBER 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			

Firefighters & Company Federal Credit Union

OCTOBER 2026

Celebrate International Credit Union Day!

NOVEMBER 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					

SUN	MON	TUE	WED	THU	FRI	SAT
 AMERICA'S CREDIT UNIONS™				1 3	2 1	3 2 
4 3	5 1	6 2	7 3	8 1	9 2	10 3 
277	278 Retirees Breakfast Bob Evans 8:00 am 1850 E. Dorothy Ln.	279	280 Local 136 Executive Board Meeting	281	282 Burn Tournament Golf Outing	283
11 1	12 2	13 3	14 1	15 2	16 3	17 1
284	285 COLUMBUS DAY Credit Union Closed	286	287	288 INTERNATIONAL CREDIT UNION DAY	289	290
18 2 	19 3	20 1	21 2	22 3	23 1	24 2
291	292 Union Meeting	293 Union Meeting	294 Retirees Lunch Milton Club 11:00 am 640 Cosler Dr.	295	296 TRUNK-OR-TREAT Activity Center	297
25 3	26 1 	27 2	28 3	29 1	30 2	31 3
298	299	300	301	302	303 	304 HALLOWEEN

OCTOBER 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

Firefighters & Company Federal Credit Union

NOVEMBER 2026

See Us for Your Holiday Loan!

DECEMBER 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
1  DAYLIGHT SAVING TIME ENDS 305	2 Retirees Breakfast Bob Evans 8:00 am 1850 E. Dorothy Ln. 306	3 ELECTION DAY 307	4 Local 136 Executive Board Meeting 308	5 309	6 310	7 311
8 312	9  313	10 314	11 VETERANS' DAY Credit Union Closed 315	12 316	13 317	14 318
15 319	16 Union Meeting 320	17  Union Meeting 321	18 Retirees Lunch Milton Club 11:00 am 640 Cosler Dr. 322	19 323	20 324	21 325
22 326	23 327	24  328	25 329	26 THANKSGIVING DAY Credit Union Closed 330	27  BLACK FRIDAY Credit Union Closed 331	28 332
29 333	30 334					 AMERICA'S CREDIT UNIONS™

NOVEMBER 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					

Firefighters & Company Federal Credit Union

DECEMBER 2026

Wishing You Happy Holidays from FFCOCU!

JANUARY 2027						
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 	2	3	4	5
		335	336	337	338	HANUKKAH 339
6	7	8 	9	10	11	12
340	Retirees Breakfast Bob Evans 8:00 am 1850 E. Dorothy Ln. 341	342	Local 136 Executive Board Meeting 343	344	345	FLAPJACKS WITH THE FAT MAN Activity Center 346
13	14	15	16	17 	18	19
347	348	349	Retirees Lunch Milton Club 11:00 am 640 Cosler Dr. 350	351	352	353
20	21	22	23 	24	25 	26
354	WINTER BEGINS Union Meeting 355	Union Meeting 356	357	CHRISTMAS EVE Special Hours 358	CHRISTMAS DAY Credit Union Closed 359	KWANZAA 360
27	28	29	30 	31		
361	362	363	364	NEW YEAR'S EVE Special Hours 365		

NAMES AND NUMBER

EMERGENCY CALLING SYSTEM*

911

POLICE

FIRE DEPARTMENT

AMBULANCE

DOCTOR

HOSPITAL/EMERGENCY ROOM

DENTIST

VETERINARIAN

NAME

NUMBER

2027



JANUARY							IMPORTANT DATES							JULY												
S	M	T	W	T	F	S	JANUARY							S	M	T	W	T	F	S						
					1	2	1 New Year's Day											1	2	3						
3	4	5	6	7	8	9	18 Martin Luther King, Jr.'s Birthday							4	5	6	7	8	9	10						
10	11	12	13	14	15	16	FEBRUARY							11	12	13	14	15	16	17						
17	18	19	20	21	22	23	10 Ash Wednesday							18	19	20	21	22	23	24						
24	25	26	27	28	29	30	14 Valentine's Day							25	26	27	28	29	30	31						
31							15 President's Day																			
							MARCH							AUGUST												
S	M	T	W	T	F	S	MARCH							S	M	T	W	T	F	S						
		1	2	3	4	5	6	14 Daylight Saving Time Begins							1	2	3	4	5	6	7					
7	8	9	10	11	12	13	17 St. Patrick's Day							8	9	10	11	12	13	14						
14	15	16	17	18	19	20	21 Palm Sunday							15	16	17	18	19	20	21						
21	22	23	24	25	26	27	26 Good Friday							22	23	24	25	26	27	28						
28							28 Easter Sunday							29	30	31										
							APRIL																			
S	M	T	W	T	F	S	APRIL							SEPTEMBER												
		1	2	3	4	5	6	21 Administrative Professionals Day							S <th>M</th> <th>T</th> <th>W</th> <th>T</th> <th>F</th> <th>S</th>	M	T	W	T	F	S					
								22 Passover										1	2	3	4					
7	8	9	10	11	12	13	MAY							5	6	7	8	9	10	11						
14	15	16	17	18	19	20	9 Mother's Day							12	13	14	15	16	17	18						
21	22	23	24	25	26	27	15 Armed Forces Day							19	20	21	22	23	24	25						
28	29	30	31							24 Victoria Day (Canada)							26	27	28	29	30					
							31 Memorial Day																			
							JUNE							OCTOBER												
S	M	T	W	T	F	S	JUNE							S	M	T	W	T	F	S						
							14 Flag Day																			
							19 Juneteenth Day												1	2						
							20 Father's Day																			
4	5	6	7	8	9	10	24 St-Jean (Quebec)							3	4	5	6	7	8	9						
11	12	13	14	15	16	17	JULY							10	11	12	13	14	15	16						
18	19	20	21	22	23	24	1 Canada Day (Canada)							17	18	19	20	21	22	23						
25	26	27	28	29	30		4 Independence Day							24	25	26	27	28	29	30						
							SEPTEMBER							31												
							6 Labor Day																			
							OCTOBER							NOVEMBER												
S	M	T	W	T	F	S	OCTOBER							S	M	T	W	T	F	S						
						1	2 Rosh Hashanah									1	2	3	4	5	6					
							11 Columbus Day									7	8	9	10	11	12					
2	3	4	5	6	7	8	12 Thanksgiving Day (Canada)							14	15	16	17	18	19	20						
9	10	11	12	13	14	15	24 United Nations Day							21	22	23	24	25	26	27						
16	17	18	19	20	21	22	31 Halloween							28	29	30										
23	24	25	26	27	28	29	NOVEMBER																			
30	31							7 Daylight Saving Ends																		
							11 Veterans' Day							DECEMBER												
							11 Remembrance Day (Canada)							S <th>M</th> <th>T</th> <th>W</th> <th>T</th> <th>F</th> <th>S</th>							M	T	W	T	F	S
							25 Thanksgiving Day																1	2	3	4
							25 Christmas Day							5							6	7	8	9	10	11
							25 Hanukkah							12							13	14	15	16	17	18
							26 Kwanzaa							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.