

Fall 2025

## Welcome To The Firefighters & Company FCU Newsletter.

### Nominating Committee Candidates/Call for Nominations Annual Meeting 2026

In accordance with the bylaws of the Firefighters & Company Federal Credit Union, the Board Chairman appointed a Nominating Committee to nominate at least one member for each of three vacancies for the Board of Directors. The deadline to apply for the Board of Directors is November 30, 2025. Members are eligible to make nominations for the board vacancies by petition. The petition needs to be signed by 1% of the members with a minimum of 20 signatures and a maximum of 500. The credit union will not conduct the election by ballot and no nominations from the floor, when the number of nominees equals the number of open positions. The following candidates are being nominated to fill three vacancies on the Board of Directors. To run for the board of directors, call 937-228-1614 and ask for Shannon O'Neill. Results will be announced at the Annual Meeting on February 21st, 2026.



*"I want to see our credit union continue to improve the financial lives of each and every one of our members."*

**Greg F. Griffin**

Board Director, Firefighters & Company Federal Credit Union since 2019; President of the Board of Directors, Monarch Federal Credit Union 2007 – 2019; Board Secretary, Monarch Federal Credit Union 2003-2007; Manager of International Customer Service, Avery Dennison (Monarch), Miamisburg 2007-2013; Vice President, Inside Sales, 2001-2006; Director, Sales Administration 1999 – 2001; Director, Field Service 1996 – 2001; Director, Western Region, Monarch Field Service, 1992 – 1996; District Service Manager, Los Angeles, 1985 – 1992.



*"I would like to see the credit union continue with growth and development..."*

**Joseph W. Meyer**

Board Director, Firefighters & Company Federal Credit Union since 2006; served on Executive, Membership, Marketing and Security Committees; Delegate to the Firefighters National Credit Union Summit; BS, Ohio State University; completed Credit Union National Association Volunteer Achievement Program modules; past Vice-President, Parliamentarian and Secretary-Treasurer, International Association of Firefighters Local #136 1985 - 1997; Fire instructor, Sinclair Community College and Miami Valley Career Technology Center; Retired District Fire Chief Dayton Fire Department 2015, after thirty three 1/2 years of service.



*"I believe in the importance of providing good financial products for members as well as quality education to non-members about our products and services."*

**John W. Russell**

Board Director, Firefighters & Company Federal Credit Union since 2017; Current City Manager for the City of Huber Heights 2024-present; Associates Degrees in Fire Science Technology and Fire Admin; Fire Service member since 1994; Huber Heights Firefighter/Lieutenant 2000-2021; Battalion Chief 2021-2024; President of Local 2926 2010-2018; EMS/Fire Instructor, Sinclair Community College Adjunct Faculty 2004-2022; Former Protocol Committee Co Chair of Greater Miami Valley EMS Council; Real Estate license since 2000; Board Director, YMCA of Greater Dayton (Huber Heights Branch) since 2017.

# 2025 Scholarship Winners!



Funds for the scholarship were from staff donations along with matching donations from the Credit Union.

Breonna  
Reid



Caleb  
Thorpe



Adebola  
Adenote



Marco  
Espinoza



**Happy International  
Credit Union Day!  
Thursday October 16, 2025**

**Thank-you FFCOCU Members!**

If any members are interested in joining the Supervisory Audit Committee for the Firefighters & Company Federal Credit Union, please reach out to Fred Marx, the Chairman of the Supervisory Audit Committee. This Committee meets periodically to review internal controls, verifies the accuracy and compliance with policies of member's accounts and obtains an annual audit of the credit union. If you are interested, please contact Fred Marx at [fmarx@woh.rr.com](mailto:fmarx@woh.rr.com).

**Member Services**  
Share savings  
Kasasa checking  
Share certificates  
Direct deposit  
Payroll deduction  
Money orders  
VISA credit cards  
Vehicle loans  
Personal loans  
First mortgages  
Second mortgages  
HELOCs  
Budget Counseling  
Vehicle Service Contracts  
GAP  
ATM/Debit cards  
H.A.L. 24-hour account access  
Online applications  
Wire transfer  
Free notary public  
Home banking  
Bill pay  
Mobile App  
Remote Deposit Capture  
Shared Branching  
Auto Link  
Texting Services

## Important Telephone Numbers

**Text**

**937-228-7963**

**VISA**

**1-833-217-8094**

**MasterCard**

**1-888-908-7835**

**H.A.L**

**937-716-1632/716-1304**

## Holiday/Closings

**Columbus Day**

**Monday**

**October 13, 2025**

**Veterans' Day**

**Tuesday**

**November 11, 2025**

**Thanksgiving**

**Thursday**

**November 27, 2025**

**Christmas**

**Thursday**

**December 25, 2025**

**New Year's Day**

**Thursday**

**Jan 1, 2026**





WITH UP TO **1%**  
OFF YOUR LOAN!

• Take **0.90% OFF**  
New & Used Vehicle Loans, Fixed Rate  
Second Mortgage Loans & Personal Loans  
**PLUS** an Additional **.10%**  
For Enrolling in E-Statements\*

• Vehicle Loan Rates  
as low as **4.64% APR\***  
as low as **4.39%** Interest Rate

• PLUS up to **90 Days** No Payments  
Up To **84 Month** Terms



ESI EXCESS SHARE  
INSURANCE



APR=Annual Percentage Rate. Rate based on creditworthiness and other factors. Offer does not apply to loans currently financed with the credit union. Interest will accrue during the 90-day period. Offers subject to change at any time. **Promotional period 9/22/2025-10/31/2025** or at FFCU's discretion. As low as 4.64% APR based on a qualified vehicle with an up to 36 month term based on loan amount of \$20,000. For a \$20,000 new car loan for a term of 84 months with a 5.50% APR, the monthly payment will be \$290.06. Other rates and terms available. Annual Percentage Rate can vary based on rate, term, and loan amount. A qualified vehicle is 8-model years or newer and 100,000 miles or less. A \$75 document processing fee applies on all loans. **Loans must close by October 31, 2025.** Offer may end at any time. For complete details, contact the credit union.

\*Members must be enrolled in e-statements at the time that the loan closes, to receive the additional .10% off the loan rate.



**E-STATEMENTS ARE:**



**FASTER**



**SAFER**



**MORE SECURE**

**Enroll  
Today!**

**STEP 1:** Log in to Online  
Banking/Mobile App

**STEP 2:** Go to  
the Accounts Tab

**STEP 3:** Click eStatements  
and Click on Enroll

# Fraud Cost Americans \$12.5 Billion in 2024: How to Protect Yourself

According to the Federal Trade Commission, American consumers lost more than \$12.5 billion to fraud, an increase of 25% since 2023. At FFCOCU Credit Union, our goal is to help protect you and your loved ones from falling victim to fraud and to keep your hard-earned money protected from would-be scammers.

Below we've shared some of the most common scams as well as ways to protect yourself. As always, feel free to contact us to learn more about ways we can help you prevent fraud and keep your finances secure.

## Imposter Scams

Fraudsters will often pose as someone you know or trust – such as a family member, friend, well-known company, financial institution or government official – to try to trick you into sending them your money or personal information. For example, a number of Ohioans recently reported receiving text messages from the Ohio Turnpike demanding payment for an unpaid toll. These text messages were fake, but many people clicked on the fake link or even made a payment, because they were threatened with penalties or legal action if they didn't. If you receive a message or request that you're unsure about, find a known phone number for the person, entity, or company and ask if the communication is legitimate. If it's not, ignore the message and consider reporting the scam to the Federal Trade Commission.

## Investment Scams

Investment fraud is one of the fastest-growing categories of fraud, leading to \$5.7 billion in losses for American consumers in 2024. Investment fraud often includes promises of major returns on investment with little to no effort on your part and pressure tactics to make you invest your hard-earned money quickly without giving you time to think about it. Be wary of financial promises that seem too good to be true and consult a financial advisor before making any major investment decisions that could put your money at risk.

## Lottery/Sweepstakes Scams

Scammers often try to get victims to share their personal financial information by claiming they've won a lottery or a sweepstake. These scammers promise big payouts if you share your personal financial information so they can deposit the funds into your account. Instead, they turn around and use your financial information to steal funds or steal your identity. It's important to remember that you can't win a lottery or sweepstakes you never entered. If someone is contacting you with promises of free money for nothing in return, it's probably a scam.

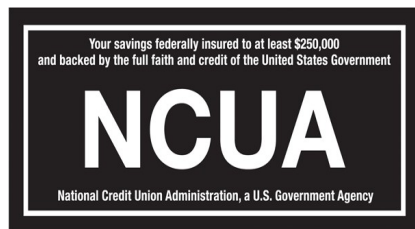
## Sweetheart Scams

Fraudsters are creating fake profiles to try and trick victims into romantic relationships and then scam them out of their hard-earned money. Scammers will often use fake photos or appeal to the victim's emotions to make them fall in love and then pretend to need money quickly for emergencies or to travel to visit their victims. Avoid sweetheart scams by asking to speak to a potential partner over the phone or on video to confirm their identity. Ask to meet in-person before giving away any money or sending gifts.

## What To Do If You Fall Victim to a Scam

Contact your Credit Union immediately. We'll work with you to find the best path forward. If you made a payment through another financial institution, contact them immediately and ask them to stop the payment. If you shared your social security number, you should report the scam to your financial institutions and ask them to freeze your accounts. You should also request a fraud alert with one of the three credit bureaus (Experian, TransUnion, or Equifax). That bureau must tell the other two. You may also choose to file a report with your local police department.

We're here to help. Visit your local branch or give us a call today to learn more about effective ways to combat fraud.



## ESI EXCESS SHARE INSURANCE

Additional insurance of up to \$250,000 on your savings accounts is provided by Excess Share Insurance Corporation, a licensed insurance company.

**Main Office**  
338 S. Patterson Boulevard  
Dayton, Ohio 45402  
(937) 228-1614  
Fax (937) 228-0068  
H.A.L. 937-716-1632/716-1304  
Text (937) 228-7963  
MasterMoney (888) 908-7835  
www.ffcocu.org  
Monday through Friday  
Lobby: 10:00 a.m. - 6:00 p.m.  
Drive Up: 10:00 a.m. - 6:00 p.m.

**Monarch Branch**  
170 Monarch Lane  
Miamisburg, Ohio 45342  
(937) 228-1614  
Fax (937) 633-0116  
Monday through Friday  
Lobby: 7:00 a.m. - 4:00 p.m.



## Dividends

The dividend rate for the third quarter of 2025 was set at .20%. The annual percentage yield (APY) is .20%. Regular share accounts must have a balance of \$50.00 or more to earn dividends. Your money earns dividends from the day of deposit to the day of withdrawal.