Celebrate 91 years with up to 1.01% off our already low rates!

- Take **0.91% 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 **3.83% APR***as low as **3.58%** Interest Rate
- PLUS up to **90 Days** No Payments Up To **84 Month** Terms on Vehicle Loans

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 06/01/2026-07/31/2026 or at FFCOCU's discretion. As low as 3.83% 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 4.70% APR, the monthly payment will be $283.16. 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 July 31, 2026. 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.

NCUA Federally Insured by NCUA

ESI EXCESS SHARE INSURANCE

EQUAL HOUSING LENDER

www.ffcocu.org • Phone: 937.228.1614 • Text: 937-228-7963
338 S. Patterson Blvd. Dayton, OH 45402

Summer Safety Starts with Good Coverage

Summer is the perfect time for vacations, road trips, and outdoor fun. It's also a good reminder to make sure your insurance coverage is up to date.

Travel Safely

Before heading out, check your vehicle, pack an emergency kit, and review your auto insurance coverage.

Protect Your Home

If you're traveling, lock doors and windows, pause deliveries if possible, and consider using security lights or cameras.

Enjoy the Water Responsibly

Whether you're boating, swimming, or spending time at the lake, always follow safety guidelines and supervise children around water.

Be Ready for Summer Storms

Strong storms can happen quickly during the summer months. Check your property for potential hazards and make sure you understand your insurance coverage.

Need a Coverage Review?

Life changes, and your insurance should keep up. Contact me anytime if you'd like to review your policies or discuss your coverage options.

Have a safe and enjoyable summer!

Home, Auto, MC, RV, Boat, Jewelry, Business, Life, Group Health and More!

ROBERT K. Jones INSURANCE

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

Labor Day
Monday
September 7, 2026

Columbus Day
Monday
October 12, 2026

Veterans' Day
Wednesday
November 11, 2026

You're Pre-Qualified. … What's Next?

When you're ready to purchase a home, getting pre-qualified for a mortgage is your first step. This includes working with your credit union to complete the application, run your credit report and sign the required disclosures. Contact Brittany at 937-963-9572 if you have questions or are interested in a mortgage.

Once you've completed all of this and attained your pre-qualification, it's time to move to next steps, which are outlined below:

Select a Realtor. Before you start shopping for a home, we encourage you to first select a Realtor. Real estate and helping buyers and sellers are what Realtors do best. They can help you find the right home… beyond square footage and number of baths!

Find a Home. Through the guidance of your Realtor, start looking for your new home. Your Realtor can help you determine your "must haves" and "would be nice to haves" in a property, and then identify homes that match up best with your wants and needs.

Sign a Contract. After you find your home and have an accepted offer from the seller, a contract is signed and the process of securing your mortgage loan begins. It's important to provide your loan officer with a copy of this contract as soon as possible to help ensure we meet your closing date.

Appraisal Ordered. Appraisals are typically ordered on every loan. They help ensure the home you are purchasing is assessed fairly based on other comparable properties sold in the neighborhood. You'll receive a copy of this appraisal once it's completed.

Preliminary Title Report Ordered. Title reports help the lender and potential buyer see if there are any encumbrances or liens on the property. This is important because it helps ensure that the title is delivered as efficiently as possible while protecting you against potential loss due to unpaid and past due taxes and assessments. The report can also help you to spot potential issues before you buy.

Submit Loan to Underwriting. Your loan will be reviewed by an underwriter who will evaluate your application, supporting documentation and the property to ensure they meet the requirements for the type of financing you are requesting.

Initial Approval. Following underwriter review, your loan is initially approved but is likely to have conditions attached to it. This means that you may be required to submit additional documentation to resolve any issues or gaps in information that the underwriter has identified.

Closing Disclosure Sent. Once all conditions have been met, the Closing Disclosure is produced, outlining the final details about your home loan. This is provided to you at least three business days before the loan can close. It's important to compare the Closing Disclosure to the loan estimate to help ensure accuracy.

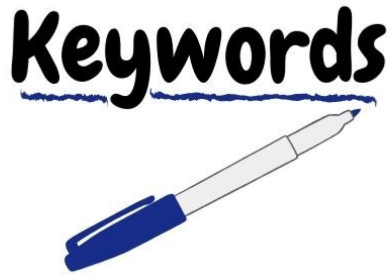
Closing is Set. On closing day, all parties will sign the papers to officially close the loan, and ownership of the property will be transferred to you.

Loan is Funded. Congratulations, your loan has been funded! You're ready to receive the keys to your new home!

Despite breaking down the entire mortgage lending process into ten easy-to-follow steps, there can still be bumps in the road that are certain to raise questions. Be sure to contact your credit union or loan officer whenever you have questions or concerns. Remember: We're here to help you every step of the way!

You can text keywords to 937-228-7963. Receive answers to your most FAQ's 24/7!

Type any of the bolded keywords below to 937-228-7963 and receive a text back with the answer/info 24 hours a day seven days a week. It is that easy! You can even text the word "Keywords" and the list below will be sent to you. Text us at 937-228-7963 during business hours, for any other questions or help you need.



ATM-List of no fee ATMs and participating ATMs
APPLY-Link to apply for a loan
CALENDAR-Link to the most current FFCOCU Calendar
CONTACT-How to get a hold of us by phone, fax, or email
FEES-Current fee schedule
HOURS-Hours for the Downtown branch and Monarch branch/Holiday closings
KEYWORDS-List of all Keywords
LIMIT-Standard daily limits on regular debit cards and HSA debit cards. Need an increase? Please call 937-228-1614
LOCATIONS-Address and directions to branches
MOBILE-Download Mobile App-(Search on Apple Store or Google Play "Firefighters & Company Mobile")
PAY-Options to make a loan payment online or through shared branching
RATES-Current rates for loans and savings
REMOTE DEPOSIT-Endorsement needed for Remote Deposit Capture through our app
RESET-Instructions to reset your password for online banking/mobile banking
ROUTING-Our Routing number (2422-7782-4)
SHARE-List of shared branching locations
STOLEN-Info to cancel lost/stolen Debit and/or VISA
VISA-VISA payment options
WIRE IN-Instructions to wire into your FFCOCU acct
WIRE OUT-Instructions to wire out of your FFCOCU acct

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. - 4:00p.m.

Dividends

The dividend rate for the second quarter of 2026 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.