

Winter 2025

Welcome To The Firefighters & Company FCU Newsletter.



Montgomery • Miami • Greene

**Saturday
February 21, 2026**

Annual Meeting & Dinner Dance

Enjoy a Night out with Dinner, Dancing, Door Prizes and SO MUCH MORE!

Presidential Banquet Center
4548 Presidential Way Kettering, OH 45429

**Tickets are only
\$40 per person!**

6 PM: Host Bar 7 PM: Dinner
8 PM: Meeting 9 PM: Dance

For Tickets Please Call: 937-228-1614



Photos taken at the Annual Meeting will be posted to the Firefighters & Company FCU Social Media pages.

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Is Your Home Really Protected? Why Flood Insurance Is Worth a Second Look

Many homeowners believe: “I don’t live in a flood zone, so I don’t need flood insurance.” Unfortunately, that myth has left countless families unprepared when the unexpected happens.

The truth:

- Nearly 25% of all flood claims come from homes outside designated floodplains.
- In Asheville’s most recent flooding, 98% of affected residents had no flood insurance.

These families thought they were safe. Their homes weren’t labeled high-risk, but the damage—and financial burden—proved otherwise.

Don’t wait until it’s too late. Exploring your flood coverage options is quick and easy:

Call our office directly, or

Email info@rkjonesins.com with the subject line “Flood Quote Request.”

Our team will provide personalized options so you can protect your home, your finances, and your peace of mind—long before the next storm.

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Holiday/Closings

Dr. Martin Luther
King Jr. Day
Monday
January 19, 2026

President’s Day
Monday
February 16, 2026

Special Event
Annual Meeting
Saturday
February 21, 2026

Homebuyer: Meet Your Team!

When you're ready to find the home of your dreams, hitting the market can leave you frustrated or even a little lost. Unless you deal with mortgages and real estate regularly, all the terminology and unique aspects of these industries can be completely overwhelming.

The good news is that you're not alone. You have an experienced and knowledgeable team of experts that will help you make it through your purchase... and beyond. Let's take a look at a few of your key team members:

Your Loan Originator

With a great loan originator on your team, you can look forward to securing the financing on your next home as smoothly as possible. Here are some of the tasks that you can expect your loan originator to complete:

- Research appropriate loans based upon your needs and eligibility.
- Offer you an array of options.
- Answer questions you might have on the loan process.
- Anticipate and prepare for challenges in getting a loan.
- Continue to monitor the progress of your loan.

Your Real Estate Agent

Your real estate agent will take on many roles while you are conducting your home search. Here are a few items that may be covered:

- Present available homes.
- Identify and explain features of homes.
- Discuss the home inspections.
- Educate you about area neighborhoods, schools and recreation.
- Negotiate the deal.

You

That's right! You are the most important member of your own team. Don't forget that even though your team is working for you, there are still tasks that only you can complete to keep things moving forward. Remember to:

- Understand what is important to you and your family's needs.
- Respond quickly when your loan originator or real estate agent contacts you.
- Protect your credit score.
- Always ask questions right away!

When you're ready to start looking for a new home, contact your credit union and let us get the entire team working for you! Call us at 937-228-1614.



Pick up your free calendar next time you are in the office. Please support our advertisers!

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Dividends

The dividend rate for the fourth 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.