



First Federal of Lakewood

# familytree

## Checking That Makes a Difference

First Federal recently partnered with the Cleveland Foodbank to fight hunger in Northeast Ohio. For every new checking account opened May 2-July 30, First Federal donated the cost of 20 nutritious meals to the Cleveland Foodbank.



The Cleveland Foodbank member agencies serve more than 100,000 people every year:

- 71% of households earn less than \$1,000 a month
- 45% had to choose between paying for food or paying utilities
- 36% are children
- 35% of households have at least one member in poor health
- 10% are elderly
- 9% are under the age of 6

For more information on the Cleveland Foodbank and how you can help, visit [www.clevelandfoodbank.org](http://www.clevelandfoodbank.org).

## New Brunswick Branch

First Federal is scheduled to open its first full-service branch in Medina County this fall. The Brunswick branch, First Federal's 12th location, will be located at 1812 Pearl Rd.

Brunswick native, and former school board member, **Brian Fallon**, will serve as branch sales manager. Brian will lead growth and community-involvement programs for First Federal.

Stay tuned for Grand Opening details!

## Executive Appointments

First Federal CEO and Managing Officer, **Gary Fix**, announced the appointment of **Gerald Buck** (left) to Senior Vice President of Lending, **David T. Shaw** (center) to Senior Vice President Retail Banking and Secretary, and **Richard K. Smith** (right) to Senior Vice President, Chief Financial Officer and Treasurer.



Buck, Shaw, and Smith are all based out of the Lakewood headquarters.

Buck joined First Federal in June 2005. He is a certified public accountant, has an M.B.A with a major in finance from Cleveland State University, a B.B.A with a major in economics from Kent State University, and is a former finance instructor at Cleveland State University, as well as an accounting instructor at Cuyahoga Community College.

Shaw, who joined First Federal in 1988,

has served as Vice President, Chief Savings Officer and Chief Security Officer. He is a Bowling Green State University graduate, has an M.B.A. in finance from Cleveland State University and is a graduate of the Academy for Financial Executives at The Ohio State University Fisher College of Business. Shaw and his family reside in Lakewood.

Smith, a certified public accountant, joined First Federal of Lakewood in 2004 as Vice President, CFO and Treasurer. He holds bachelor's degrees in accounting and industrial management from the University of Akron. Smith, along with his wife and three children, resides in Medina.

## In the Community

### A busy summer for First Federal!

Always active in the community, First Federal has been involved with festivals and events all summer long, including: Brunswick's Old Fashioned Days, Lakewood Project Banner, St. John's Westshore Arts Festival, Rocky River's Hole-in-One Shoot Out, the Fairview Park Summer Fest, the North Ridgeville Corn Festival, and Strongsville's Homecoming!



**Gary Fix**, CEO and Managing Officer (left), is joined by **Veronica Vilcapoma**, Head Teller - Strongsville (center) and **Joe Ciamacco**, Team Processor - Team Lending (right) at Brunswick's Old Fashioned Days.

First Federal is partnering with the Home Builder's Association of Greater Cleveland as grand sponsor of this year's Parade of Homes, taking place Oct. 2-16. Visit [www.hbacleland.com/paradeofhomes](http://www.hbacleland.com/paradeofhomes) for more information.

## Small Business Products

Do you own or operate a small business? First Federal has small business products designed specifically to meet your needs.

- Business Checking
- Commercial Loans
- Investment Services
- Lines of Credit
- Merchant Services
- Payroll Services
- Retirement Accounts
- SBA Guarantee Loan Programs



Contact any First Federal branch to find out how we can help keep your business running smoothly.

## Investment Property Loans

### Interested in Real Estate?

First Federal offers Investment Property Loans that meet your needs, whether you're a novice investor, or a real estate expert.

- Invest in 1- to 4-unit properties
- Fixed and adjustable rates
- 20-30 year amortization
- 20% down payment

If you're looking to invest in real estate, stop by your neighborhood First Federal location today!

## Consumer Alert!

Beware of a telemarketing scheme in which consumers are being asked to verify bank account information over the phone. Callers may claim to be from the National Verification Office.

To protect yourself, First Federal recommends that you DO NOT provide information about any of your financial accounts to unsolicited callers. Report suspicious calls to your local Better Business Bureau.

**Avon Lake** • 32812 Walker Rd. • 440.930.5161  
**Fairview Park** • 22380 Lorain Rd. • 440.716.9708  
**Lakewood** • 14806 Detroit Ave. • 216.221.7300  
**Medina Loan Office** • 4 Public Sq. • 330.721.0775  
**North Olmsted** • 26614 Lorain Rd. • 440.777.9000  
**North Ridgeville** • 34385 Center Ridge Rd. • 440.327.1311

## ID Theft Prevention



Protect yourself from identity thieves by always taking precaution with sensitive information, such as your

Social Security and account numbers. And keep in mind these helpful tips:

### Credit/Debit Cards:

- Sign cards as soon as you receive them.
- Carry with you only the cards that you need that day.
- Save receipts and compare them to your monthly statements.

### Computers:

- Don't open files from people you don't know.
- Keep anti-virus software updated.

- Before sharing personal information online, check to see that the Web site starts with "https" – the "s" indicates a secure site.

### Miscellaneous:

- Don't use easy-to-guess passwords, such as your mother's maiden name, your birth date, or the last four digits of your phone number.
- Send mail – especially bills – from the post office, not an unsecured mailbox; also empty your mailbox promptly.
- When you order new checks, pick them up at the bank instead of having them mailed to your home.
- Ask about personal information security practices at places that have your information – your workplace, doctor's office, etc.
- Order copies of your credit reports and check them for accuracy.

Source: [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

## Home Equity

A home equity line of credit (HELOC) from First Federal allows you to borrow up to 85% of the appraised value of your home, less any other loans on the property.

### Most Common Uses for HELOCs:

<b>D</b>	Debt Consolidation . . .	40%
	Home Improvement . . .	23%
	Other, Don't Know . . .	9%
<b>E</b>	Automobile . . . . .	7%
	Education . . . . .	6%
	Major Purchase . . . . .	6%
<b>B</b>	Investment . . . . .	3%
	Household Expense . . .	2%
	Business Expense . . . .	2%
<b>T</b>	Vacation . . . . .	1%
	Medical . . . . .	1%

Source: *Consumer Bankers Association*

Stop by your neighborhood First Federal branch and ask about our LOW INTRODUCTORY RATE!

## FreeChecking

### Simple. Convenient. Free.

With **FreeChecking** from First Federal, you receive:

- FREE ATM/Debit Card
- FREE e-FFL Online Banking
- FREE First Federal ATM use, Plus Discounted Access All Over Town\*
- FREE First Box of Checks
- NO Minimum Monthly Balance
- NO Monthly Fees

\*See a First Federal representative for details.

And don't forget about First Federal's other checking options: Student Checking, NOW Checking, Super NOW Checking, Premium Checking, **advantage55™**.

Choose the checking account that's right for you!

**Olmsted Township** • 26908 Cook Rd. • 440.235.7154  
**Rocky River** • 20425 Center Ridge Rd. • 440.895.9586  
**Strongsville** • 14244 Pearl Rd. • 440.572.6080  
**Westlake/Crocker** • 2035 Crocker Rd. • 440.835.4409  
**Westlake/Detroit** • 24441 Detroit Rd. • 440.871.4667

**Now Is The Time To Accumulate Wealth!**



Take the first step to a more financially sound future today! Contact an Investment Advisor Representative for a FREE consultation.



**David A. Frank**  
 440.342.7698, frankd@financialnetwork.com  
 (Avon Lake/North Ridgeville/Westlake)

Achieve financial growth and a stable future with consultation from an Investment Advisor Representative.

Join us for FREE seminars conducted by your trusted advisors:

**Savings & Asset Allocation with Matt Rohde**

**Aug. 23:** Rocky River Branch  
 6:30 – 7:30 p.m.

**CD & Savings & Asset Allocation with Matt Rohde**

**Sept. 13:** Rocky River Branch  
 10:30 – 11:30 a.m.

**Sept. 27:** Rocky River Branch  
 6:30 – 7:30 p.m.

**IRA Required Minimum Distributions with Dave Frank, Mike Niederst and Matt Rohde**

**Sept. 14:** Lakewood Branch  
 9:00 – 11:00 a.m.

**College Planning with Dave Frank**

**Sept. 20:** Avon Lake Branch  
 7:00 – 9:00 p.m.

**Revolutionary Long-Term Care Planning Strategies with Matt Rohde**

**Sept. 21:** Rocky River Branch  
 6:30 – 7:30 p.m.

Visit [www.FFLinvestments.com](http://www.FFLinvestments.com) for a complete seminar listing, research tools, financial news and online trading services.



**Michael A. Niederst, CFP®, M.B.A.**  
 440.341.3475, niederstm@financialnetwork.com  
 (Lakewood/Olmsted Township/Strongsville)



**Matthew W. Rohde**  
 440.342.7697, rohdem@financialnetwork.com  
 (Fairview Park/North Olmsted/Rocky River)

**NOT FDIC INSURED | NO BANK GUARANTEE | MAY LOSE VALUE**  
**NOT FEDERAL GOVERNMENT AGENCY INSURED | NOT A DEPOSIT**

All non-deposit investment products, including securities, and investment advice regarding such products are offered by Financial Network Investment Corporation ("Financial Network"), member SIPC, an ING company. Financial Network is not an affiliate of First Federal Savings & Loan Association of Lakewood. First Federal of Lakewood Investment Services Department is a department, not a separate affiliate, of First Federal Savings & Loan Association of Lakewood. Neither First Federal of Lakewood nor its Investment Services Department provides non-deposit investment products or investment advice.

**First Federal Sponsors Classic at Mastick**

First Federal of Lakewood is proud to be the lead sponsor for the 13th annual Classic at Mastick, a 5-k run held every August to raise scholarship money for college-bound student athletes in Cuyahoga and Lorain Counties.

Each scholarship is in the amount of \$500 and will be awarded in November. Recipients are chosen from nominations by local high school cross-country coaches.

The event is run along a scenic stretch in the Cleveland Metroparks Rocky River Reservation.

**Lakewood YMCA Breaks Ground**



On July 9, 2005, the YMCA of Greater Cleveland broke ground on the \$10.5 million project that will become the all-new Lakewood Family YMCA.

The facility, scheduled to open in January 2007, is the result of a unique partnership between Lakewood Hospital, the City of Lakewood and the YMCA.

The 50,000-square-foot health and wellness center will include a multipurpose gymnasium and aerobics studio, a spa and recreation center, an aquatics center, state-of-the-art cardio and strength training equipment, and an outpatient rehabilitation center operated by Lakewood Hospital.

For more information, visit [www.ymcalakewood.org](http://www.ymcalakewood.org).

**Branch Hours:** Mon.-Thu. 9-4, Fri. 9-6, Sat. 9-1  
**TellerPhone:** 216.529.5600 • 1.800.966.8400 (outside Cuyahoga County)  
**E-Mail Comments & Questions:** info@FFL.net  
**Customer Service & More:** 216.529.2700 • 1.800.966.7300 (outside Cuyahoga County)  
**Customer Service Hours:** Mon.-Thu. 8-5, Fri. 8-6, Sat. 9-1  
**Auto Teller Drive-Up:** Opens at 8 a.m. Mon.-Fri. (except Strongsville and Westlake/Crocker branches)

[www.FFL.net](http://www.FFL.net)  
 with Online Banking



# Home Economics.



Improve Your Corner Of The World With One Of Our Great Mortgage Packages.

**Call 216-529-LOAN**

9 AM To 9 PM - 7 Days A Week!

(Outside Cuyahoga County: 877-833-FFLI)



**FIRST FEDERAL LAKEWOOD**  
We've Been Here. We'll Be Here.

14806 Detroit Ave.  
Lakewood, Ohio 44107-0032

PRESORTED  
STANDARD  
US POSTAGE PAID  
CLEVELAND, OH  
PERMIT NO 1651



Summer 2005

Volume 3 / Issue 3



*First Federal of Lakewood*

**familytree**

## Protect Yourself From ID Theft

- Every year, nearly 10 million Americans are victims of identity theft.
- On average, ID theft victims spend more than 175 hours and \$1,000 to clear their names.
- ID theft is the fastest-growing crime in the U.S.

(Sources: [www.identitythefreport.org](http://www.identitythefreport.org); [www.idtheftcenter.org](http://www.idtheftcenter.org); The Herald; CBSNews.com; The Federal Trade Commission.)

Take action and protect your wealth. Look inside for tips to help protect your identity, and visit [www.FFL.net/scams](http://www.FFL.net/scams) for more information on financial scams and identity theft.

## inside this issue

### Open Early

First Federal Auto Tellers open at 8 a.m. Monday – Friday.



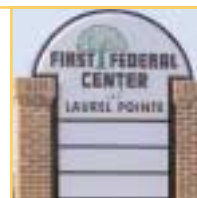
### Identity Theft

Protect your personal information.



### New Location

First Federal is opening a Brunswick branch this fall.



### Investment Services

Focus on wealth accumulation.



and more!