



July 2012

FRIENDS & FAMILY
CREDIT UNION

Join Us for An Explosion of Savings at Our New Main Office! Grand Opening Celebration June 25 thru July 16!



Friends & Family CU is exploding with excitement about our new main office, so we're celebrating for three whole weeks! Join us for our Grand Opening Celebration June 25 – July 16! During that time, we'll hold drawings* every day for daily transactions at the new office only. And take advantage of explosive savings with our Grand Opening Loan Specials also running from June 25-July 16, including a Hot Vehicle Loan Special – with rates as low as 1.99% APR* and our Sizzling Home Improvement Loan! Of course, we'll have refreshments throughout each day, too! The office is

located at 3920 Erie Street South in Massillon, 330-832-1371. Hours are Monday-Friday 9 a.m.-5 p.m., Friday Drive-up is open until 6 p.m., and Saturday 9 a.m.-12 Noon. Come see us at the new main office – it's going to be dynamite!

*Limited to one entry form per day. No purchase required. You are automatically entered in the daily drawing with any transaction. The drawings to be held at the close of business each day with the winner to be notified by phone. Door prize to be displayed daily.

Grand Opening Loan Specials

Whether you need a Hot Vehicle Loan or a Sizzling Home Improvement Loan, our Grand Opening Loan Specials running from June 25 - July 16 are going to make financing easier!

1. Hot Vehicle Loans for Cool Rides

Friends & Family CU's new main office Grand Opening celebration wouldn't be complete without special loan offers for our members! First, our Hot Vehicle Loan has rates as low as **1.99% APR*** and **terms up to**

72 months! We also have optional warranty programs. Plus, you can refinance an auto loan from another financial institution at the same low rate! And, because this loan is part of our Grand Opening, we're giving away prizes just as grand: a **\$199 Gas Card weekly drawing!** Applying is easy, either online, via phone or in person - a good reason to visit the new office. Now's the time for that cool, new ride made possible with Friends & Family Credit Union's Hot Vehicle Loan! Don't delay - this offer ends July 16th.



*APR = Annual Percentage Rate. Additional restrictions may apply. This offer applies to new vehicle loans, used vehicle loans and refinanced vehicle loans from other financial institutions. All rates and promotions subject to change without notice. A processing fee of \$190 will be assessed. Sample monthly payment of \$12,000 loan for 72 months at 1.99% APR would be approximately \$176.95. Loan rate is determined by term of loan and personal credit history. *Limit One Entry Form per member/loan. No purchase necessary. You are automatically entered if you are approved for a New or Used vehicle loan (Auto, Truck, Vans and Motorcycles) with Friends & Family CU between June 25 and July 16, 2012. Winners to be drawn on July 2, 9, and 17. Only 3 (three) prize winners will be chosen.

2. SIZZLING Home Improvement Loan a Breeze

Temperatures may be high outside, but our second Grand Opening Loan Special is

sizzling at Friends & Family CU! Our SIZZLING Home Improvement Loan offers rates starting at a low, **FIXED 5.99% APR***! **You can borrow up to**

100% of the value of your property. A second mortgage is required with flexible appraisal terms. And like our other Grand Opening Loan Special, we're offering a grand prize with this loan, too: **Win a \$500 Landscaping prize!** Don't get left in the cold – take advantage of this SIZZLING Home Improvement Loan by July 16th!



*APR = Annual Percentage Rate. A processing fee of \$250 will be assessed. All rates and promotions are subject to change without notice. Sample monthly payment for a Home Improvement Loan of \$15,000 at 5.99% APR for a term of 120 months would be approximately \$166.45. *Limit One Entry Form per family. No purchase necessary. You are automatically entered if you are approved for a Home Improvement Loan with Friends & Family CU between June 25 and July 16, 2012. Winner will be drawn July 17. Only 1 (one) prize winner total.

New Website Worth the Wait!



Our new main office isn't the only Grand Opening we're featuring this summer, check out our new and improved Friends & Family Credit Union website at www.friendsandfamilycu.com!

Visit our new website and see all the changes and additions we worked tirelessly on to make the website more user friendly and convenient for our

members. Let us know what you think! We're proud of the improvements and hope you think the new site was worth the wait, too. Make sure to bookmark the site for easy access.

FREE Coin Counter Available for Members at Our New Main Office!



Friends and Family Credit Union has a new FREE Coin Counter located in the lobby of our new main office! Stop counting and sorting your loose coins! No need to even separate the different denominations or count them out! Just dump in your whole jar of change into the machine and then watch as the machine sorts and counts up to 3,100 mixed coins per minute. When

counting is complete you will get a receipt to take to one of our tellers for redemption. It's fast. It's easy! It's FREE to members! Stop by the new main office with your change and take advantage of this FREE service for our valued members! No more tedious coin counting - use our new coin counter today!

RATES

Effective June 21, 2012
All rates subject to change without notice.

TERM (Max Months) APR* (As Low As)

FIRST MORTGAGES

First Mortgages (up to \$417,000)	10 yr.	2.99%
	15 yr.	3.25%
	30 yr.	Call for rates.

HOME LOANS

Home Equity Line of Credit (Variable Rate)		
80% Loan to Value		4.00%**
Second Mortgage (Fixed Rate)		
80% Loan to Value	15 yr.	7.00%
Home Improvement Loan (Fixed Rate)		
90% Loan to Value	10 yr.	5.99%

NEW VEHICLE LOANS

Cars, Trucks, Vans, Motorcycles	72	1.99%
Recreational Vehicles, Boats, ATVs	72	5.25%

USED VEHICLE LOANS

Cars, Trucks, Vans, Motorcycles	72	1.99%
Recreational Vehicles, Boats, ATVs	72	5.25%

VISA® CREDIT CARDS

VISA® Classic (Purchases, Balance Transfers, Cash Advances)	12.99%
VISA® Gold (Purchases, Balance Transfers, Cash Advances)	7.99%

*Annual Percentage Rate. All rates are subject to change without notice. Interest rates are based on credit history plus number of years financed. Mortgage rates are subject to change daily. Call for current rates and closing cost information. Visit us online for a complete list of all of our savings and loan rates and terms. **Some restrictions may apply.

4,600+ CU Locations for Your Free Use! Shared Branching network a huge convenience

Friends & Family Credit Union is part of a Shared Branching network through CU Service Centers! Whenever you see another credit union displaying the CUSC shared branch "swirl" logo, you can use the facility to make all the same transactions as you do at our locations (like loan payments, deposits, withdrawals, money orders, fund transfers...). This isn't just in the local area but throughout the nation – over 4,600 branches! But you don't have to drive around looking for the logo while you're on vacation or a business trip. Visit the CUSC Shared Branching system website at <http://creditunion.net> for a list of participating credit unions. Just make sure when you're planning to use a Shared Branching location, take along our Credit Union name, your account numbers, and a valid, government-issued photo ID. Call us if you have any questions.



HOLIDAY CLOSINGS

Labor Day, Monday, September 3rd

Columbus Day, Monday, October 8th



This institution is not federally insured. Member accounts are not insured or guaranteed by any government or government sponsored agency.

NEW MAIN OFFICE

3920 Erie Street South
Massillon, Ohio 44646
Phone: 330-832-1371

OFFICE HOURS

Monday-Friday: 9:00am-5:00pm
Friday Drive-up open until 6:00pm
Saturday: 9:00am-12:00pm

DOWNTOWN DRIVE-THRU

46 Federal Avenue N.W.
Massillon, Ohio 44647
Phone: 330-832-1371

DRIVE-THRU HOURS

Monday-Thursday: 9:00am-5:00pm
Friday: 9:00am-6:00pm
No Saturday Hours

WALES SQUARE BRANCH

2056 Wales Road N.E.
Massillon, Ohio 44646
Phone: 330-832-1371

BRANCH HOURS

Monday-Friday: 9:00am-5:00pm
Friday Drive-up open until 6:00pm
Saturday: 9:00am-12:00pm

www.friendsandfamilycu.com