



June 2013



There are benefits to being family.....

FAMILY ADVANTAGE from Friends and Family Credit Union!

Family Advantage offers 4 tiers of benefits to the members of your household based on your combination of loans, deposits, or investments with Friends and Family Credit Union. Whether you qualify for GOLD...or BRONZE...or SILVER...or even PLATINUM...with Family Advantage you could qualify to **RAISE** your rate on a Certificate....or **LOWER** your rate on a variety of loans such as vehicle loans and signature loans, **as well as a reduction on certain fees based on the benefits within your tier.** And your benefit level is updated every month! **We serve anyone who lives, works, worships, or attends school in Stark County.** Isn't it time to bring a Friend into the Family?

FAMILY ADVANTAGE from Friends and Family Credit Union!



| FAMILY ADVANTAGE PRICING | | | |
|---|--|--|---|
| PLATINUM tier | GOLD tier | SILVER tier | BRONZE tier |
| \$40,000 and above in combined household loan and deposit balances | \$25,000-\$39,999.99 in combined household loan and deposit balances | \$15,000-\$24,999.99 in combined household loan and deposit balances | \$0-\$14,999.99 in combined household loan and deposit balances |
| CONTACT YOUR FRIENDS AND FAMILY CREDIT UNION PROFESSIONAL FOR DETAILS | | | |

***If member is 60 days or more delinquent, membership status will revert to BRONZE tier. Once delinquency is brought current, membership status will be updated at month end per reclassification program. Family Advantage Pricing Loan Discounts good on all loans except real estate loans, credit card loans, and tuition loans.

From the Desk of Nick Langenfeld, CEO

Dear Members,

This will be a regular section in your newsletter. We always want to keep you informed about what is happening at **YOUR** credit union.

This month I would like to discuss with you our new program called **"Family Advantage"**. You will be automatically enrolled in a tier that may **LOWER** your rate on a loan, or may **RAISE** your rate on a share certificate based on your total household loans and deposit balances you have at the Credit Union. You also may have reduced fees with some products and services the credit union offers as members of **"Family Advantage"**. It is very simple, bring more deposits and loans to the credit union and you help this credit union grow and prosper. With the **"Family Advantage"** program, **we reward you** for helping yourself and other members by contributing to the health of this co-operative (credit union).

Call the office and ask about the **"Family Advantage"** program. Our tellers and member service representatives will be glad to speak with you about it and explain all the advantages of the program. Take care.

Sincerely,

Nick

Friends & Family VISA Score with a Friends and Family VISA Card!

Calling all fans of credit card savings! Choose from two card choices at Friends and Family Credit Union: **VISA Gold and VISA Classic.** A low, **fixed 7.99% APR*** for a **VISA Gold credit card** and **12.99% APR*** for a **VISA Classic credit card** scores points with anyone shopping for a great card. **Both cards offer NO annual fees, NO balance transfer fees, and NO cash advance fees.** Use the low rates to pay off balances on your higher rate cards. This season you really have something to cheer about with a VISA Gold or VISA Classic from Friends and Family Credit Union.



Apply in person at our branch
or online at
www.friendsandfamilycu.com.

*Annual Percentage Rate

Call the credit union
at 330-832-1371 for rates!

Skip-A-Pay

Friends and Family Credit
Union's Skip-A-Pay program
allows qualified members to skip
June or July monthly payments
on certain loans. Look for the
details in a mailing you
received in the end of May.

Holiday Closing
Independence Day
Thursday, July 4th

FRIENDS & FAMILY
CREDIT UNION



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

HARP Loan Program

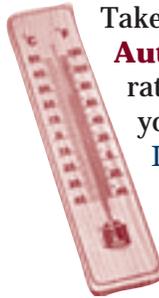
Plagued by an Underwater Mortgage? New Loan Program Offers Relief

Until recently, if you owed more on your mortgage than your home is worth, you weren't able to take advantage of the historically low mortgage rates. Now, with a Home Affordable Refinance Program (HARP) from Friends and Family, you can reduce your monthly payments by locking into rates as low as **2.88% APR***. The **HARP 2.0** is a lifesaver to anyone with an underwater mortgage. Call or stop in to see one of our loan specialists, who can help guide you through the refinance process. They can help you compare other mortgage types to the **HARP 2.0** so you can determine what's right for you.

**Annual Percentage Rate. Additional restrictions may apply. All rates and promotions subject to change without notice. Sample monthly payment of \$100,000 loan for 180 months at 2.88% APR would be approximately \$684.82. Loan rate is determined by term of loan and personal credit history. Subject to normal credit criteria and underwriting guidelines. Appraisal may be required. Processing fee of \$495.00. PMI may be required or transfer existing. All rates are subject to change without notice.*

Rates
as low as
2.88%
APR*

Auto Loans with rates as low as 2.49% APR* Temperatures are rising but interest rates remain low!



Take advantage of sizzling summer savings with an **Auto Loan** at Friends and Family. Member exclusive rates as low as **2.49% APR* for 72 months** can help you stay cool while shopping for that new or used car.

If you already have an auto loan at another institution, refinancing at Friends and Family may help lower your monthly payments or shorten the length of your loan, or both! Don't miss out on this hot summer loan promotion! Start the loan process today at www.friendsandfamilycu.com.

**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 2.49% APR would be approximately \$179.59. Loan rate is determined by term of loan and personal credit history.*

Rates
as low as
2.49%
APR*

HELOC

Ready for a remodel? Start with a HELOC!

Remodeling your home is an eagerly anticipated – but costly – endeavor, so why not nail down an affordable way to pay for it with a **Home Equity Line of Credit (HELOC)** from Friends and Family.

With a low **3.25% APR*** and **no appraisal fees, no closing costs, and no application fees**, a Friends and Family HELOC is the one

tool you'll want to have in your back pocket when figuring out how to finance your renovations. You can even use a **HELOC** to pay for tuition expenses, car repairs, or consolidating bills. Stop in to talk with a loan representative at Friends and Family to find out how you can hammer out ways to save on any project with a **HELOC**.

**APR = Annual Percentage Rate. HELOC rates are variable and are based on the PRIME RATE. If your HELOC is closed within 3 years, you will be assessed the closing costs. All rates and promotions are subject to change without notice. Sample monthly payment on the Standard Home Equity Line of Credit of \$15,000 at 3.25% APR would be approximately \$225. Sample monthly payment for an Interest Only Home Equity Line of Credit of \$15,000 at 3.25% APR for a term of the first 5 years would be approximately \$40.05.*

3.25%
APR*

