It’s Hot Fun in the Summertime…. with great vehicle loan rates at FFCU!

You get the Ride and we’ve got the rate with sizzling summer savings at Friends and Family Credit Union. Rates are currently as low as 1.99% APR* up to 36 months, and that includes New or Used Cars, Trucks, and motorcycle loans. Already have a vehicle loan from another financial institution? Simply cruise on over to Friends and Family Credit Union and see if we can save you some money by refinancing your existing vehicle. You might be pleasantly surprised. Applying is easy…you can do it online at www.friendsandfamilycu.com, stop in and apply in person with one of our loan professionals, or just give us a call. HURRY….these sizzling summer rates expire on August 31, 2014!

*Rates are current as of August 2014. 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 36 months at 1.99% APR would be approximately $343.66. Extended terms are also available up to 72 months for as low as 2.49% APR. Loan rate is determined by term of loan and personal credit history.

TACKLE HIGH INTEREST CREDIT CARD RATES WITH A VISA® BALANCE TRANSFER

Sometimes managing finances feels like fourth down and 10 yards to go – you’re feeling the pressure! Don’t punt: Go for it with Friends and Family CU’s VISA Balance Transfer offer! Our VISA Gold credit card offers you a low 4.99% APR* until the balance transfer is paid off. Or, the VISA Classic credit card offers 7.99% APR*, also until the balance transfer is paid off. No trick plays, no fumbles – just a smooth handoff. We won’t penalize you in the form of balance transfer fees – no balance transfer fees! So score big and transfer a higher credit card balance today! Don’t have a Friends and Family VISA?

Apply for one today! Don’t run out the clock – offer ends September 30, 2014.

*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 36 months at 1.99% APR would be approximately $343.66. Extended terms are also available up to 72 months for as low as 2.49% APR. Loan rate is determined by term of loan and personal credit history.
Dreams = Reality = A Home Equity Line of Credit from Friends and Family Credit Union.

You Dream It...We Make It Happen! A Home Equity Line of Credit!

Maybe you’re in a tight spot with bills, some much needed home renovations, college tuition, a 2nd honeymoon….with a HELOC from Friends and Family Credit Union you can live your dreams! With a HELOC, the possibilities are endless, and you determine what you want and when you need it. Our HELOC interest rates are outstanding….as low as 3.25% APR*. There are NO Closing costs…NO appraisal fees…NO application fees…and NO Annual fees! Don’t put your dreams on hold - make them a reality with a Home Equity Line of Credit from Friends and Family Credit Union!

*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 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.

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, and investment balances. Whether you qualify for GOLD….or BRONZE….or SILVER….or even PLATINUM….with Family Advantage you could qualify to RAISE your rate on a new Certificate……or LOWER your rate on a variety of new 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? Call Friends and Family Credit Union for details.

Open the Door to Home Ownership with MAKE YOUR OWN MORTGAGE!

The type of loan, and terms that you choose today will affect how you live tomorrow. At Friends and Family Credit Union we give you the freedom to create your own terms-simple and straightforward - YOU MAKE YOUR OWN MORTGAGE! Friends and Family Credit Union, we offer 10, 15, 20, and 30 year mortgages, but maybe a 7½ year mortgage is a better fit for you….or an 23 year mortgage is to your liking. YOU MAKE YOUR OWN MORTGAGE! With rates as low as 2.99% APR*! Choose from FHA, VA, HARP, Fixed and Variable to name just some of the mortgage products available to you. We offer competitive rates, LOW closing costs, monthly and bi-weekly payments at no charge, and you can make your payments locally!

All this month... "MAKE YOUR OWN MORTGAGE" at Friends and Family Credit Union. Talk to one of our knowledgeable loan professionals today for details!

FROM THE DESK OF NICK LANGENFELD

Dear Members,
At Friends and Family Credit Union we strive to offer our members, products and services that seem to be the most needed at the time. Now through September 30th we are offering you an opportunity to TACKLE your high interest credit card bills with our VISA® BALANCE TRANSFER. This promotion has been extremely popular with our membership. We are offering to those that qualify the opportunity to transfer your balance from a high rate credit card or bill at another institution or company to your Friends and Family VISA® for a rate of 4.99% APR* for our Gold Card or 7.99% APR* for our Classic VISA® UNTIL THE BALANCE IS PAID OFF! This is unheard of in the financial markets today, and will save you a lot of money in interest charges. Call our loan department for details. This is just another effort on our part to provide for your financial needs in the most reasonable and cost effective way. Take advantage today, and let the savings begin!
Sincerely,
Nick

FRIENDS & FAMILY CREDIT UNION

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

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

WALES SQUARE BRANCH
2056 Wales Road N.E.
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

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

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

www.friendsandfamilycu.com