



MONEY

Matters

FRIENDS & FAMILY
CREDIT UNION

December 2013

From the Desk of Nick Langenfeld, CEO

Dear Friends,

During this festive time of year, the Staff, Board of Directors, and myself extend wishes to all of you for a very Merry and Joyous Holiday Season and a Happy and Prosperous New Year. You have always supported this credit union and 2013 was another banner year.

By banner year I mean members helping members meet their financial needs. We are a co-operative and when a member deposits money in a savings product, that also provides money to loan to another member. This is what we do in the most simplistic sense. "People helping people is the credit union way". I thank you for your support and I believe we have done our job in support of your financial goals. We look forward to another year in 2014 of Friends and Family helping each other in the credit union way. Take care.

Sincerely,

Nick



Mobile Banking at Friends and Family Credit Union ... in the Palm of your hands.

Just in the "Nick" of Time Vehicle Loans at Friends and Family Credit Union

Wrap up some holiday savings with a new or used vehicle loan from Friends and Family Credit Union. Rates low as 1.99% APR* for up to 36 months are sure to make everyone jolly! The special ho, ho, holiday rates apply to vehicle loans from another financial institution that you can refinance at Friends and Family Credit Union! Take a time out from playing reindeer games and apply for your new or used vehicle loan or refinance by applying online at www.friendsandfamilycu.com or calling the credit union before December 31, 2013.



Rates
as low as
1.99% APR*

*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.

Add VISA® to Your Wish List!

What's one of the best presents you could give yourself this holiday season? How about a chance to save money for years! And as the saying goes,

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Visa Gold
Fixed Rate
7.99% APR*

Visa Classic
Fixed Rate
12.99% APR*

"A penny saved is a penny earned"! A VISA® credit card from Friends and Family does just that: Our VISA® Gold credit card has a **FIXED rate of 7.99% APR*** and our VISA® Classic credit card carries a **FIXED rate of 12.99% APR***. With our VISA®'s **no annual fees, no cash advance fees and no balance transfer fees**, those are like the stocking stuffers to the presents under the tree. Plus, you can transfer your balance from a card with a higher rate to our VISA®! Give the gift that keeps on giving: A Friends & Family CU Gold or Classic VISA®! Apply today in person or online at www.friendsandfamilycu.com.

*Annual Percentage Rate

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

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?

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.

Cash in this Holiday Season with a HELOC from Friends and Family Credit Union

Cash in this holiday season with a **Home Equity Line of Credit (HELOC)** from Friends and Family CU! Our **HELOC** has a rate as low as **3.25% APR**, and **NO FEES (no application fees, no appraisal fees, no annual fees and no closing costs)**. Use the cash from the **HELOC** to pay for whatever is on your holiday list: presents, entertainment, home improvement, travel – even paying off bigger bills. Plus, a **HELOC** from Friends and Family CU is a revolving line of credit based on the equity on your home. Borrow only what you need, when you need it. Stop, before you shop, at Friends & Family CU! The **HELOC** is a small process with big results -- apply for one today!



*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.

Holiday Closings

Christmas Eve, Tuesday, Dec. 24 - (All offices open until 12 Noon)
 Christmas Day, Wednesday, Dec. 25

New Year's Eve, Tuesday, Dec. 31 - (All offices open until 12 Noon)
 New Year's Day, Wednesday, January 1

Avoid Debit Card/Credit Card Fraud Over the Holidays

The holidays are one of the worst times for people to forget security precautions when shopping, either online or at the stores. Stress, rushing, and distractions can cause you to let your guard down. Heed these tips to avoid thieves stealing your financial information – or worse, your identity!



- **DON'T** divulge your credit/debit card information to anybody! Only make online purchases from credible, well-known retailers.
- **DO** always treat your credit/debit cards as though they are cash. Use your debit card as a credit card by signing for your transactions. If your pin is needed, shield your typing hand when entering.
- **DO** make sure your credit card has your signature on it and use permanent marker so it won't fade. Cashiers may require a signature. Don't be caught without one on the card!
- **DO** keep a copy of all paid receipts until verifying the purchases once your billing statement arrives. Also check for unfamiliar transactions and notify the credit union immediately of any suspicions or concerns.
- **DO** inform your credit union of your upcoming change of address to make sure your statements and any credit card offers make it directly to you so no one else can steal your information or apply for credit in your name.
- **DO** tell your credit union immediately if you lose your card. This will protect you from any fraudulent transactions.
- **DO** keep your contact information current at Friends and Family Credit Union. If any changes occur, let us know so we can contact you if any unusual activity on your account is suspected. Notify us the dates and destinations of your travel.
- **DON'T** become a victim to debit/credit card fraud or identity theft! Be vigilant – always!

Visions of Surcharge-Free ATMs Danced in Their Heads ...

Imagine: ATMs, surcharge-free, and not just at the credit union! It's no dream – save time and money during the holiday shopping rush this season when you plan to use your Friends & Family CU Debit/ATM card at a MoneyPass® or Alliance One ATM network. Whether you're at home planning your shopping list or on the go with your smartphone in hand, find these surcharge-free ATMs listed online through our website at www.friendsandfamilycu.com.



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