

DOLLARS & Sense

FRIENDS & FAMILY
CREDIT UNION

UPSIDE DOWN IN CREDIT CARD BILLS? VISA Balance Transfer Offer!

We can turn you around with a
VISA Gold, 4.99% APR*
Until the balance transfer is paid off!!

VISA Classic, 7.99% APR*
Until the balance transfer is paid off!!

This offer is available from January 1, 2015 - March 31, 2015!

Don't have a Friends and Family VISA?
Apply for one today!



**NO
BALANCE
TRANSFER
FEES!**

Annual Percentage Rate. Rate applies to Balance Transfers only. Any purchases &/or Cash Advances will be at the regular disclosed low rate. All Balance Transfers must post between January 1, 2015 & March 31, 2015 to qualify for this Promotion. Balances cannot be transferred from any other In House accounts at Friends & Family Credit Union. Sample monthly payment of Balance Transfer amount of \$5,000 would be 2% of the balance, which is equal to \$100. Balance Transfer rate will be the low promotional rate until Balance Transfer amount is paid in full. Promotion is valid for existing and new Card Holders. All rates and promotions are subject to change at anytime. Some restrictions may apply.

www.friendsandfamilycu.com

Board Nominations

Our members are the true foundation of the credit union, and we thank you for your patronage and support. The credit union is a cooperative financial institution owned and managed by the people who use its services - you, our members. A volunteer board is one of the primary differences between a credit union and a bank. This year we have two seats up for election, nominated for a 3-year term are:

- Mike Loudiana • Mike Ziegelhofer

The election will not be conducted by ballot and there will be no nominations from the floor when there is at least one nominee for each position. Friends and Family Credit Union provides for the acceptance of additional nominations from the membership. If you are interested in running for the board of directors, send a letter of interest with a statement of biographical data, qualifications, and willingness to serve the appropriate term.

This letter must be received at the Credit Union no later than February 13, 2015.



Join Us at our Annual Meeting Brunch!

Yes, it is time to put Friends and Family Credit Union Annual Meeting on your calendar. On **Sunday, March 22**, we will gather at 1 p.m. for a Sunday afternoon Brunch followed by our annual business meeting. We'll celebrate our 2014 successes, talk about the plans for the future and offer door prizes. Come join us at **Executive Events Center** located at **5211 Tuscarawas Street West, in Perry Township**. The cost for the brunch is \$10 per member and \$20 per nonmember. **To reserve your seat, simply complete the Annual Meeting Ticket Request below and return it to the credit union with payment by March 6, 2015.**

Annual Meeting Ticket Request

Sunday, March 22 Buffet Brunch at 1 p.m. Business Meeting at 2 p.m.

Member Name _____

Member Name _____

Number of Attendees _____

_____ Credit Union member(s) @ \$10 each = \$ _____

_____ Guest(s) @ \$20 each = \$ _____

Reservations and checks must arrive at the credit union no later than March 6, 2015.

RE-LOADABLE DEBIT CARDS HERE NOW!

Perfect for your Teens, Travel
and Special Purchases

- CONVENIENT
- CONTROLLED
- ACCESSIBLE
& SECURE

NEW RIDE *for the* NEW YEAR RATES AS LOW AS 2.69% APR*

Ride into the NEW YEAR with a low monthly payment on your NEW vehicle or motorcycle loan when you finance it through Friends and Family CU! We offer great low rates, as low as 2.69% APR*, and convenient terms of up to 72 months for new and used vehicles. You can refinance your auto or motorcycle loan from another financial institution and reduce your monthly payment! At Friends and Family CU, we're ready to help you take your NEW RIDE into the NEW YEAR for less! Stop in today to get started.

*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 2.69% APR would be approximately \$180.66. Loan rate is determined by term of loan and personal credit history.

Your New Year's Resolution for 2014

APPLY FOR A FRIENDS AND FAMILY HELOC!

Come to Friends and Family CU today to see how a **Home Equity Line of Credit** can make your New Year's resolutions a reality! Our HELOC has a rate as low as 3.25% APR* and NO FEES, including no application fee, no appraisal fee, no annual fee and no closing costs. It's the perfect tool for your BIG plans in 2015 - whatever they may be: consolidate debts, enjoy summer in a new pool, buy the car of your dreams, or update an outdated kitchen. Visit us today to begin your New Year with a HELOC from Friends and Family CU and resolve to make your plans happen in 2015!

*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

Martin Luther King Jr. Day
Monday Jan. 19

President's Day
Monday Feb. 16

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FROM THE DESK OF NICK LANGENFELD, CEO

Dear Members,

As we enter this New Year, I want to thank each of you for your continued support and patronage. **It is because of you that Friends and Family Credit Union continued to grow and prosper.** I assure you that our priority in 2015 will be to provide our members with the financial services they need at affordable costs. **Once again, from the Staff, Management, and Board of Directors at Friends and Family Credit Union we offer our Best Wishes for a Happy, Healthy, and Prosperous New Year!**

Sincerely, Nick

FAMILY SECURE CHECKING IS HERE Features and Benefits:

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 23,000 Surcharge Free ATM's
- No minimum balance required
- No transaction limits
- 5,000 Shared Branching Locations
- Cellular Telephone Protection
- IDProtect® - includes credit file monitoring and alerts of changes with Equifax, Experian and TransUnion, ability to request a 3-in-1 credit report every 90 days or upon receipt of a credit alert, secure internet browser, and more.

All for only a \$4.95 monthly service charge!

*Insurance product is not a deposit; not American Share Insurance (ASI) insured; not an obligation of Credit Union; and not guaranteed by Credit Union or any affiliated entity. Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Main Office

3920 Erie Street South
Massillon, Ohio 44646
Phone: 330.832.1371

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

Downtown Drive-Thru

46 Federal Avenue N.W.
Massillon, Ohio 44647
Phone: 330.832.1371

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

Wales Square Branch

2056 Wales Road N.E.
Massillon, Ohio 44646
Phone: 330.832.1371

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