



# MONEY

# Matters

FRIENDS & FAMILY CREDIT UNION

March 2013

## Drive In Today for a VEHICLE LOAN



Rates as low as 2.49% APR\*

We've extended our **LOW** interest rate vehicle loans for new and used vehicles! Get in a new driver's seat today with rates as low as **2.49% APR\* for up to 72 months**. If you're not in the market for a new car, consider refinancing your vehicle loan from another financial institution and see if we can **SAVE** you money!

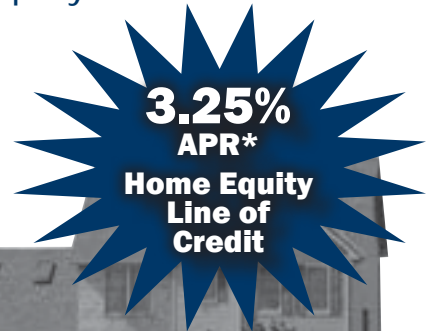
To apply, stop in or visit us online today at [www.friendsandfamilycu.com](http://www.friendsandfamilycu.com).

\*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.

## It's Time for a Spring Spruce-Up for Your Home, and We Can Make It Happen with a Home Equity Line of Credit!

At Friends and Family Credit Union our **HELOC** interest rates are at an all-time **LOW!!** The time to spruce up your home is **NOW**, with a **Home Equity Line of Credit (HELOC)** that's been reduced to a **LOW 3.25% APR\***.

**Our Interest-Only or Standard HELOCs are available with no closing costs or appraisals fees.** Once approved for a **HELOC**, it will offer you the flexibility to borrow what you need when you need it with repayment terms that fit your budget. Use the funds from the **HELOC** for that spring spruce up, a much-needed vacation or college tuition. It's up to you. Begin the application process by stopping in the credit union or by applying online at [www.friendsandfamilycu.com](http://www.friendsandfamilycu.com). With our **HELOC** interest rates at an all-time **LOW...the time to apply is NOW!**



\*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. A processing fee of \$100 will be assessed. 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.

## VISA Balance Transfer Promotion Ends March 31, 2013!

Snowed in with Credit Card Bills? Snow Problem!

At Friends & Family Credit Union, we wish that high credit card balances and high interest rates would melt away like the winter snow. But since we know that won't happen, we've got a hot offer for you that will melt away those high balances and interest rates: Transfer your high interest credit card balances to our **VISA® Gold at 4.99% APR\* or VISA® Classic at 7.99% APR\* until the balance transfer is paid off with no balance transfer fees.** Take advantage of this great offer with your current Friends & Family Credit Union VISA® or apply for a card online today. Hurry, because like Old Man Winter, this offer will be gone before you know it.

VISA® Gold  
**4.99%**  
APR\*  
Until the balance transfer is paid off!!!

**NO BALANCE TRANSFER FEES**

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

\*Annual Percentage Rate. Rate applies to Balance Transfers only. Any purchases &/or Cash Advances will be at the regular disclosed fixed rate. All Balance Transfers must post between January 1, 2013 & March 31, 2013 to qualify for this Promotion. Balances cannot be transferred from any other In House accounts at Friends and Family Credit Union. Sample monthly payment of Balance Transfer amount of \$5000 would be 2.5% of the balance, which is equal to \$125. Balance Transfer rate will be the fixed 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 any time. Some restrictions may apply.

# There's No Place Like Home

## MORTGAGE LOANS 10 OR 15 YEARS ONE GREAT RATE !!!

Dorothy had it right. There's no place like home, especially when that home can be yours just a little sooner than you thought. We offer two mortgage loan terms, both with the same great fixed rate: a low **3.25% APR\*** interest rate. Choose the 15-year term to own your home soon. Or a 10-year term to own it a little sooner. **Whatever you choose, you'll enjoy reduced closings costs and fees.** If you aren't taking out a new mortgage, we can refinance your home from another financial institution and offer you the same low interest rates for either a 10-year or a 15-year term. Stop by the credit union or visit us online at [www.friendsandfamilycu.com](http://www.friendsandfamilycu.com) to begin the application process.

\*Annual Percentage Rate. A processing fee of \$495 will be assessed. All rates and promotions are subject to change without notice. Mortgage Loans are offered on owner-occupied homes in northeastern Ohio only. Sample monthly payment for a Mortgage Loan of \$100,000 at 3.25% APR for a term of 120 months would be approximately \$977.19 (principal and interest). Sample monthly payment for a Mortgage Loan of \$100,000 at 3.25% APR for a term of 180 months would be approximately \$702.67 (principal and interest). Loan rate and LTV (loan to value) is based on personal credit history. Some restrictions may apply.



▶▶ RATES ◀◀		
Effective February 21, 2013.		
All rates subject to change without notice.		
FIRST MORTGAGES	Terms (max months)	APR* (as low as)
First Mortgages (up to \$417,000)	10 yr.	3.25%
	15 yr.	3.25%
	30 yr.	CALL FOR RATES
HOME LOANS		
Home Equity Line of Credit (Variable Rate) 80% Loan to Value		3.25%**
Home Improvement Loan (Fixed Rate) 90% Loan to Value	10 yr.	5.99%
NEW VEHICLE LOANS		
Cars, Trucks, Vans, Motorcycles	72	2.49%
Recreational Vehicles, Boats, ATVs	72	5.25%
USED VEHICLE LOANS		
Cars, Trucks, Vans, Motorcycles	72	2.49%
Recreational Vehicles, Boats, ATVs	72	5.25%
VISA® CREDIT CARDS		
VISA® Gold (Purchases, Balance Transfers, Cash Advances)		7.99%
VISA® Classic (Purchases, Balance Transfers, Cash Advances)		12.99%

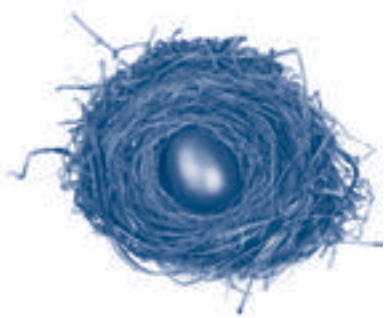
\*Annual Percentage Rate. All rates are subject to change without notice. Interest rates are based on credit history plus number of years financed. Mortgage rates are subject to change daily. Call for current rates and closing cost information. Visit us online for a complete list of all of our savings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

**Don't forget our ANNUAL MEETING on Sunday, March 17, 2013. Call the credit union for details at 330-832-1371.**

## THERE'S STILL TIME. . .

### Make a 2012 IRA Contribution Today Expires April 15, 2013

Even though the calendar year reads 2013, it's not yet time to stop thinking about your 2012 finances! Did you know that there's still time to stash away a little extra cash into an Individual Retirement Account (IRA) for the 2012 tax year and reap possible tax benefits on your 2012 return? These benefits may give you a little more cash to stash!



If you don't yet have an IRA, Friends & Family Credit Union is ready to help. We offer three IRA choices, including a **Roth IRA**, a **Traditional IRA** and a **Coverdell Educational IRA**.

To take advantage of this opportunity to save on your 2012 taxes, act quickly. You have only until April 15, 2013 to make your contribution. **Stop in today to make a contribution or open a new IRA.**

**FRIENDS & FAMILY**  
CREDIT UNION

ASI American Share Insurance

This institution is not federally insured. Member accounts are not FDIC insured. Call 330-832-1371 for more information on government-sourced approval.

<p><b>NEW MAIN OFFICE</b> 3920 Erie Street South Massillon, Ohio 44646 Phone: 330-832-1371</p> <p><b>OFFICE HOURS</b> Monday-Friday: 9:00am-5:00pm Friday Drive-up open until 6:00pm Saturday: 9:00am-12:00pm</p>	<p><b>DOWNTOWN DRIVE-THRU</b> 46 Federal Avenue N.W. Massillon, Ohio 44647 Phone: 330-832-1371</p> <p><b>DRIVE-THRU HOURS</b> Monday-Thursday: 9:00am-5:00pm Friday: 9:00am-6:00pm No Saturday Hours</p>	<p><b>WALES SQUARE BRANCH</b> 2056 Wales Road N.E. Massillon, Ohio 44646 Phone: 330-832-1371</p> <p><b>BRANCH HOURS</b> Monday-Friday: 9:00am-5:00pm Friday Drive-up open until 6:00pm Saturday: 9:00am-12:00pm</p>
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[www.friendsandfamilycu.com](http://www.friendsandfamilycu.com)