



MONEY Matters

FRIENDS FAMILY

November 2012

Dash into Our New Office for a December Full of Surprises and Cheer!!

We're so excited that we've opened our new location at **3920 Erie Street South in Massillon** that we want to reward our members with the chance to win a prize because you are the reason we were able to expand and grow! Here's how it works: during the month of December, for every day you perform a transaction at our 3920 Erie Street location, you receive a chance to win that day's prize, plus one entry for a chance to win the Grand Prize.



- **DAILY PRIZES:** Prizes will be awarded randomly at each daily drawing.
- **GRAND PRIZE:** On January 2, 2013, we'll have a random drawing of a \$100 Loyalty Gift Certificate good at Progressive Chevrolet or Progressive Dodge in Massillon. The gift certificate can be used for service, parts, body shop work, or toward the purchase of a new or used car, truck or van.

Come celebrate the holiday season with us at our new location!

**Limit One Entry Form for the daily drawing and One Entry Form for the grand prize drawing per member per day. No purchase necessary. The drawings to be held at the close of business each day with the winner to be notified by phone. Friends and Family staff, Board of Directors and their immediate families are not eligible for any of the drawings*

Gobble Up the Savings with Our Car Loan

Feast on the savings for a new or used car loan at Friends and Family Credit Union with rates as low as **2.49% APR*** for up to **72 months!**

If you already have a vehicle loan elsewhere, you can take advantage of these low rates too! Just call the credit union or apply online at www.friendsandfamilycu.com before November 30, 2012 to refinance and save. Contact us today!



**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.*

Friends and Family VISA® Credit Card Options

VISA® GOLD or VISA® Classic

Credit card interest rates can go as high as 15% or more; You're too savvy to pay such high interest. We offer our **VISA® Gold** credit card with a **FIXED** rate of **7.99% APR*** and our **VISA® Classic** credit card with a **FIXED** rate of **12.99% APR***.



Our Friends and Family VISA® credit cards have **no annual fees, no cash advance fees and no balance transfer fees.** Already have a card with a higher interest rate? Transfer your balance to your Friends and Family credit card. Apply in person or online at www.friendsandfamilycu.com!

*Annual Percentage Rate

Skip-A-Pay
Friends and Family Credit Union's popular Skip-a-Pay program allows qualified members to skip November or December monthly payments on certain loans. Look for the details in a mailing that you already received!

Coats for Christmas Stark County Residents Need Your Caring Warmth

Friends and Family Credit Union is proud to participate once again this year in Coats for Christmas, a program that provides new and gently used coats to Stark County area adults and children. From now through December 7th, our new main office located at 3920 Erie Street South and our Wales Square Branch will gladly accept your warmest donations. Such a simple act can make a difference!



Home Improvement Loan

Don't Just Daydream about Fixing Up Your Home—Do It!

Sometimes you look around and see the old, 60s bathroom countertop...the bright pink tile...the windows that leak the outdoor air...the kitchen you dream of showing off at holiday parties. You start to think of the costs and get overwhelmed, wondering how you can afford it all. Apply now for our Home Improvement Loan (second mortgage required) with **FIXED** rates as low as **5.99% APR*** and up to ten years repayment schedule. **Borrow up to 100% of your property value**—appraisal terms are very flexible! Come in to learn more; we're happy to discuss YOUR specific needs and how we can help you create the modern home of your dreams.



*APR = Annual Percentage Rate. A processing fee of \$250 will be assessed. All rates and promotions are subject to change without notice. Home Improvement Loans are offered on owner-occupied homes located in northeastern Ohio only. Sample monthly payment for a Home Improvement Loan of \$15,000 at 5.99% APR for a term of 120 months would be approximately \$166.45. Loan rate and LTV (loan to value) is based on personal credit history. Some restrictions may apply.

RATES

Effective October 18, 2012
All rates subject to change without notice.

	Term (Max Months)	APR* (As Low As)
FIRST MORTGAGES		
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		4.00%**
Second Mortgage (Fixed Rate) 80% Loan to Value	15 yr.	7.00%
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® Classic (Purchases, Balance Transfers, Cash Advances)		12.99%
VISA® Gold (Purchases, Balance Transfers, Cash Advances)		7.99%

*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.



Holiday Closings

Veteran's Day, Monday, November 12
Thanksgiving Day, Thursday, November 22
Christmas Eve – Monday, December 24
(All offices open until 12:00 noon)
Christmas Day, Tuesday, December 25
New Year's Eve, Monday, December 31
(All offices open until 12:00 noon)
New Year's Day, Tuesday, January 1

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