

September  
2016

# DOLLARS & Sense

PLATINUM MASTERCARD BALANCE TRANSFER

**SACK**  
High Interest  
Credit Card Rates!

**NO BALANCE TRANSFER FEES**  
UNTIL THE BALANCE TRANSFER IS PAID OFF!  
*Final Month!*

**4.99% APR\* OR 7.99% APR\***

Transfer your credit card debt to your  
Friends & Family Credit Union Platinum MasterCard  
Now through September 30, 2016  
to take advantage of this great offer!

**Don't have a Friends & Family Platinum MasterCard?**  
**Apply for one today!**

\*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 August 1, 2016 & September 30, 2016 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 any time. Some restrictions may apply.

**FRIENDS & FAMILY**  
CREDIT UNION

A HOME EQUITY LINE OF CREDIT  
means

**YOU CAN  
HAVE IT ALL!!!**

with a **Home Equity Line of Credit** from Friends & Family Credit Union, you **CAN** have it all!

Our **Home Equity Line of Credit** interest rates are outstanding! There are **NO closing costs... NO appraisal fees... NO application fees...** and **NO annual fees!** Don't wait for the things you want! You **CAN** have them all now!

Visit Friends and Family Credit Union today to see how our **Home Equity Line of Credit CAN!**

\*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.

**College Tuition! Home Upgrades!  
Beach Vacation! Perfect Wedding!**

Whether you need to pay off college tuition, take a much needed vacation, have that perfect wedding or make home improvements...

**Get Driving Today!**  
**WITH AN FFCU  
VEHICLE LOAN**

**RATES AS LOW AS 1.99%**

Friends & Family Credit Union offers low monthly payments on new vehicle or motorcycle loans.

When you finance with us, you will receive great rates as low as **1.99% APR\*** up to 48 months. Additional terms also available as low as **2.24% APR\*** up to 72 months. **You can also refinance your car, truck or motorcycle loan from another financial institution and reduce your monthly payment.**

**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 48 months at 1.99% APR would be approximately \$260.29. Sample monthly payment of \$12,000 loan for 72 months at 2.24% APR would be approximately \$178.27. Loan rate is determined by term of loan and personal credit history.







**PRE-PAID  
RELOADABLE  
DEBIT CARD**

Perfect for Teens,  
College Students,  
Travel & Special  
Purchases

**FROM THE DESK OF  
NICK LANGENFELD, CEO**

**FRIENDS & FAMILY**  
CREDIT UNION

**Dear Members,**

It's hard to believe that Stark County schools are back in session! That means new clothes, books, computers, school supplies, and more! At FFCU our **Pre-Paid Reloadable Debit Card** Has become a Back to School favorite especially for parents of College Students. A Friends and Family Credit Union **Pre-Paid Reloadable Debit Card** is safer to carry than cash. They are perfect For all of your Back to School purchases whether they are online, In Person, or over the phone. You can use the card anywhere that VISA is accepted with the security that it's not tied to your Checking or savings account. **Pre- Paid Reloadable Debit Cards...**Convenient, Controlled, Accessible, and SECURE. For additional information call and speak to our friendly staff.

*Sincerely, Nick Langenfeld*

*Check it Out!*

- CONVENIENT
- CONTROLLED
- ACCESSIBLE & SECURE

**FAMILY SECURE CHECKING**  
**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 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.

**There are benefits to being family...**

**FAMILY ADVANTAGE from Friends & Family Credit Union!**

Family Advantage offers four 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 & Family Credit Union for details. [www.friendsandfamilycu.com/familyadvantage](http://www.friendsandfamilycu.com/familyadvantage)

**Friends & Family Mortgage Loan Program**

Finding a new home can be challenging, but we make home lending easy at FFCU!

**Checkout the advantages you have with Friends and Family Credit Union.**

- Competitive rates
- Low closing costs
- Knowledgeable and experienced loan officers
- Payments accepted locally

We take the uncertainty out of the secondary market complications. If you have questions come see a mortgage expert at Friends and Family. If we don't know the answer, we know where to get it!

**Checkout our Menu of Loan Products**

- Conventional (10, 15, 20 and 30 years available)
- FHA
- VA
- 100% USDA Rural Development
- Fixed & Variable
- HARP
- No Fee HELOC
- 100% Home Improvement



**MAIN OFFICE**  
3920 Erie Street South  
Massillon, Ohio 44646  
330.832.1371

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

**DOWNTOWN**  
46 Federal Avenue N.W.  
Massillon, Ohio 44647  
330.832.1371

Monday-Friday: 9 am - 5 pm  
Friday: Drive-up open until 6 pm  
No Saturday hours

**WALES SQUARE BRANCH**  
2056 Wales Road N.E.  
Massillon, Ohio 44646  
330.832.1371

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



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT  
**AMERICAN SHARE INSURANCE**  
This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

Holiday Closing: Labor Day - September 5th  
**[www.friendsandfamilycu.com](http://www.friendsandfamilycu.com)**