



# MONEY

# Matters\$

FRIENDS & FAMILY  
CREDIT UNION

April 2012

## Website Under Construction!

You know we offer great low rates for loans and great high rates for savings instruments. It's just a little more difficult to tell specifically how great right now while we upgrade our website. Don't fret - we're almost done and the new website will be awesome. In the meantime, to check our rates please give us a call at 330-832-1371, option #4. We still offer the same great service and we're still eager to hear from you.

## You need to open an IRA now

If you are still planning on opening an IRA or adding to an existing one prior to filing taxes so that your contribution can be deducted from 2011 federal income tax, you need to come in ASAP. Time is running out. It could mean hundreds of dollars to you. We have three options: Traditional IRA (pre-tax dollars), Roth IRA (after tax dollars that will not be taxed during retirement), and a Coverdell Education IRA. Call or visit today for details.



### 2.99% APR\*

+ 2 additional benefits  
= 3 great reasons to  
check out our auto loan



We've extended this great offer. Now when you take out a Friends and Family auto loan at rates as low as **2.99% APR\*** for up to 72 months, you get the option to add Mechanical Breakdown Insurance and Enhanced Gap Insurance. Our way of bringing even more benefit to our members. If you have a high interest car loan from another financial institution, talk to us. Chances are we can save you money over the life of the loan.

**But you better hurry, we can't extend these great offers forever - offer ends April 30, 2012.**

\*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 2.99% APR would be approximately \$182.28. Loan rate is determined by term of loan and personal credit history.



## Home Equity Line of Credit

Let the equity in your home work for you! Free up the equity you have built up in your house to do things like take a vacation or a new Spring project with a **Home Equity Line of Credit (HELOC)**! Friends & Family Credit Union has two HELOCs - **Standard or Interest-Only** both with interest rates as low as **4.00% APR\***. Plus no closing costs or appraisal fees.

### Hurry! Apply today!

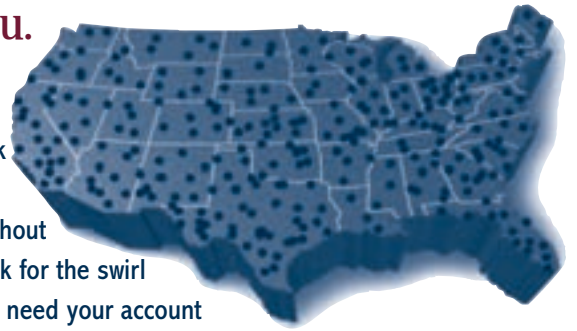
\*APR = Annual Percentage Rate. HELOC rates are variable and are based on the PRIME RATE. If your HELOC is closed within 3 years, you will be assessed the closing costs. A processing fee of \$100 will be assessed. All rates and promotions are subject to change without notice. Sample monthly payment for a Home Equity Line of Credit loan of \$15,000 at 4.00% APR for a term of 120 months would be approximately \$225.00. Sample monthly payment for an Interest Only HELOC loan of \$15,000 at 4.00% APR for a term of the first 5 years would be approximately \$49.32.

Call the credit union if you are traveling outside the United States, so we can approve international usage on your Friends & Family Debit Card & Credit Card!

# Picture putting 4,300 pins in a map of the U.S. That's how many branches are available to you.



Credit unions across the U.S. have teamed up to share their branches with the members of other credit unions. Friends & Family Credit Union belongs to that Shared Branching Network that allows you to perform your financial transactions just like you do here in Massillon at more than 4,300 locations throughout



the U.S. Make payments, deposits, withdrawals, check balances, and more! Just look for the swirl logo or search online for locations at [www.creditunion.net](http://www.creditunion.net). Please note that you will need your account number; a valid, government-issued photo ID; and you'll need to mention Friends & Family Credit Union as your hometown credit union. If you have questions, call us.

## RATES

Effective March 22, 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.	3.50%
	15 yr.	3.50%
	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%

### NEW VEHICLE LOANS

Cars, Trucks, Vans, Motorcycles	72	2.99%
Recreational Vehicles, Boats, ATVs	72	5.25%

### USED VEHICLE LOANS

Cars, Trucks, Vans, Motorcycles	72	2.99%
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.

## Thousands of retailers, dozens of uses, two options: The Friends & Family Visa® Cards



Choose between Visa® Gold with a FIXED rate of only 7.99% APR\* or Visa® Classic with a FIXED rate of 12.99% APR\*.

Those great rates apply to balance transfers and cash advances, as well as purchases. No fees for cash advances or balance transfers either. Get one and get going: purchases, travel, online purchases, bills...

Call today or print out an application online.

\*Annual Percentage Rate.

## Go ahead. Shop around for a better CD rate. We'll wait...but not too long

Maybe there's one out there. Somewhere. But why waste your time? We'll give you 1.10% APR\* (1.11% APY\*\*) on as little as \$1,000 that is new money to Friends & Family, in a Certificate of Deposit that only requires 18 months on deposit. Call us, or better yet come in today and sign up so you don't waste another day your money could be earning interest.



• Offer ends April 30th. •

\*Annual Percentage Rate. \*\*Annual Percentage Yield. All rates and promotions subject to change without notice. New money only. This offer ends April 30, 2012.



[www.massillonareacu.org](http://www.massillonareacu.org)

### DOWNTOWN OFFICE

46 Federal Avenue N.W.  
Massillon, OH 44647  
Phone: 330-832-1371  
Fax: 330-832-7650

### MAIN OFFICE HOURS

Monday	9:00 a.m. - 5:00 p.m.
Tuesday	9:00 a.m. - 5:00 p.m.
Wednesday	9:00 a.m. - 5:00 p.m.
Thursday	9:00 a.m. - 5:00 p.m.
Friday	9:00 a.m. - 5:00 p.m. (Lobby Hours) 9:00 a.m. - 6:00 p.m. (Drive-up Hours)

### BRANCH OFFICE

2056 Wales Road N.E.  
Massillon, OH 44646  
Phone: 330-830-3312  
Fax: 330-830-3663

### BRANCH OFFICE HOURS

Monday	9:00 a.m. - 5:00 p.m.
Tuesday	9:00 a.m. - 5:00 p.m.
Wednesday	9:00 a.m. - 5:00 p.m.
Thursday	9:00 a.m. - 5:00 p.m.
Friday	9:00 a.m. - 5:00 p.m. (Lobby Hours) 9:00 a.m. - 6:00 p.m. (Drive-up Hours)
Saturday	9:00 a.m. - 12:00 p.m.