



MONEY Matters



You know by now we've changed our name to Friends & Family Credit Union! We hope the new name speaks to you, because it IS all about you! Our redesigned logo features the two "i i"s in "Friends" and "Family" joined by a graceful arc, signifying not only the special connection between our friends and family members but the importance of each "i" individual. While the name change was made to emphasize our focus on our members, one aspect hasn't changed – that's the same devotion to offering you great products and services as we have for 54 years.

New website is under construction!



Call for current rates!

As we continue to build and perfect our new Friends & Family CU website, we apologize that our current savings and loan rates are not available online yet.

Thank you for your patience as we upgrade the website. The digital workings behind the scenes are focused on providing the best and most accurate online resource for your financial information and accounts. Fortunately, finding out the current rates is just a phone call away at 330-832-1371, option#4. When the new website is unveiled we think you'll agree it was worth the wait!

Join Us at our Annual Meeting Brunch!

Yes, it is time to put Friends & Family Credit Union Annual Meeting on your calendar. On Sunday, March 18, 2012 we will gather at 1pm for a Sunday afternoon brunch followed by our annual business meeting. We'll celebrate our 2011 successes, talk about the plans for the future and offer door prizes. Come join us at the Executive Events Center located at 5211 West Tuscarawas Street N.W. 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 Friday, March 9, 2012.

Buffet Lunch at
1:00 p.m.

Annual Meeting Ticket Request

Business Meeting
at 2:00 p.m.

Member Name _____

Member Name _____

Number of Attendees _____

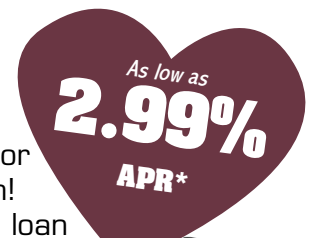
_____ Credit Union member(s) @ \$10 each \$ _____

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

Reservations and checks must arrive at the credit union no later than March 9, 2012.

A Sweetheart of an Auto Loan at Friends & Family Credit Union!

Don't miss this sweetheart of a deal for a new or used auto loan at Friends & Family Credit Union! In February, qualified members can get an auto loan rate as low as **2.99% APR*** for 72 months. If you've been paying a higher interest rate on a car loan from another financial institution, consider refinancing with a Friends & Family Vehicle Loan and save money. Hurry before this offer ends February 29, 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.

Save with Our Great VISA® Options

Two great credit card options await you at Friends & Family CU, both with the same money-saving rates on purchases, balance transfers and cash advances. The Friends & Family VISA® Gold Card gives you a **FIXED 7.99% APR***. The Classic VISA® offers a **FIXED rate of 12.99% APR***. With **no annual fees and no fees for cash advances or balance transfers**, you save even more with a Friends & Family VISA® card, so call us today, visit the website or stop in to apply!

*Annual Percentage Rate.



HELOC Makes Any House a Dream-Home! Your Home Has Money To Lend You!

Let your current house make dreams come true! Take a trip, pay kids' tuition, renovate or just treat yourself – all courtesy of your own house with a Friends & Family Credit Union Home Equity Line of Credit (HELOC). With two different HELOCs to best fit your needs, our **Standard** or **Interest-Only HELOCs** and their rates as low as **4.00% APR*** have no closing



costs or appraisal fees. Your house is ready to give back ... just call today for details and to apply, then let your dreams become reality.

*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.

RATES

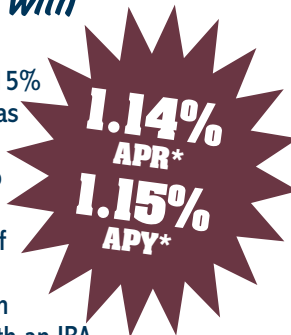
Effective January 16, 2012
All rates subject to change without notice.

	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.

Save at Friends & Family CU with a CD or IRA!

Our Friends & Family CU 1.14% APR* (1.15% APY**) 18-month Certificate of Deposit has a fantastic rate! \$1,000 deposit of **new money** is all it takes! Make the deposit no later than February 29, 2012 to take



advantage of this offer. Members can also save with an IRA, it's never too early or too late to save for your future! We have three options for IRAs: Traditional, Roth or Educational. Just give us a call for details!

*Annual Percentage Rate. **Annual Percentage Yield. All rates and promotions subject to change without notice. New money only. This offer ends February 29, 2012.

★ **Holiday Closings** ★
President's Day - Monday, February 20th



www.massillonareacu.org

MAIN 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.