



# MONEY Matters

## Board Nominations

Our members are the true foundation of the credit union, and we thank you for your patronage and support. The credit union is a cooperative financial institution owned and managed by the people who use its services - you, our members. A volunteer board is one of the primary differences between a credit union and a bank. This year we have two seats up for election, nominated for a 3-year term are:

- Mike Loudiana
- Mike Ziegelhofer



The election will not be conducted by ballot and there will be no nominations from the floor when there is at least one nominee for each position. Friends & Family Credit Union provides for the acceptance of additional nominations from the membership. If you are interested in running for the board of directors, send a letter of interest with a statement of biographical data, qualifications, and willingness to serve the appropriate term. This letter must be received at the credit union no later than February 15, 2012.



You are always on our minds.  
Now you are in our logo and our name...We're now

**Friends & Family Credit Union.**  
Our new logo is pretty snazzy. It is also meaningful. To show how all of our members are one united group, in our logo, the "i" in Friends and the "i" in Family are two stylized people, highlighted in blue and turned to face each other, with an arch above them that unites them. The logo, along with the name change says it all. Our new name and logo highlight the people we work for. That is where we want to place all of our emphasis. We will still offer the same products and services that we have for 54 years.



### Our apologies:

**Our current rates are not available online as we build our new Friends & Family website.**



Good things sometimes take time... like upgrading our website to reflect our new emphasis on you, our Friends & Family.

Unfortunately, because of the digital workings behind the scenes, our current savings and loan rates are not available online. So please be patient with us. Give us a call, or come in, if you need to know a rate. **Call us at 330-832-1371 and press option #4.**

## 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.*

# Friends & Family CU VISA® Options

**VISA® GOLD**  
7.99% APR\*

**VISA® CLASSIC**  
12.99% APR\*

The Friends & Family VISA® Gold Card has a **FIXED rate of 7.99% APR\***. The **Classic VISA®** has a **FIXED rate of 12.99% APR\***. Another great thing about both of our VISA® cards - you get the same great rates on balance transfers and cash advances. Plus, there are **no annual fees**, and **no fees for cash advances or balance transfers**. Call us today!

\*Annual Percentage Rate.

## Holiday Closings

Martin Luther King, Jr. Day – Monday, January 16  
President's Day – Monday, February 20

## RATES

Effective December 22, 2011  
All rates subject to change without notice.

TERM (Max Months)      APR\* (As Low As)

### FIRST MORTGAGES

First Mortgages (up to \$417,000)	10 yr.	3.75%
	15 yr.	3.75%
	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.

# Let your house lend you the money this time.

Let your house lend you the money you need for the kids' braces or tuition or the new addition or trip to check on your parents, in the form of a **Home Equity Line of Credit (HELOC)**. Friends & Family Credit Union has two types of HELOCs - a **Standard or Interest-Only**. Both have rates as low as **4.00% APR\***. There are **no closing costs or appraisal fees**. Call today for details and let your house take on some of the load.

Rates as low as  
**4.00%**  
APR\*

\*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.

## The Friends and Family CD

Go ahead and look around - you'll find the **1.14% APR\*** (1.15% APY\*\*) on an 18-month Certificate of Deposit that Friends & Family CU offers is one of the best (maybe even the best) rates out there. All you need to get that rate is to deposit \$1,000 of new money no later than January 31, 2012. Call for more information and start saving!

**1.15%**  
APY\*\*

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

## A new car or a smart phone?

A Friends & Family Vehicle Loan can get qualified members into a \$12,000 vehicle - new or used - for as little as \$182.82 per month. That is a tad above what most families with three to four cell phone lines, texting capability, and data plans pay per month. Get a Friends & Family Vehicle Loan and you get rates as low as **2.99% APR\*** for 72 months. Are you paying a high interest rate on a loan you took out a while ago, come on in - we'll refinance vehicle loans from other financial institutions as well. This offer ends January 31, 2012.

Rates as low as  
**2.99%**  
APR\*

\*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.



American Share Insurance. This institution is not federally insured. Member accounts are not insured or guaranteed by any government or government-sponsored agency.

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