



MONEY Matters



June 2012

Our Newest Family Addition is due in June!!!

We are so excited!!! We will be opening our third location at the corner of Warmington Road and Route 21 in June. We are looking forward to serving you, our members in our new location! As we get closer to opening, we will be sending an announcement to members that has all of the details, so check your mailbox for the news!



The 2.99% APR* Auto Loan

with Optional Warranty Programs

Friends & Family Credit Union has an auto loan with rates as low as 2.99% APR* for 72 months and optional warranty programs to help protect your investment! We offer Enhanced GAP Plus Insurance and Mechanical Breakdown Insurance. Enhanced GAP Plus Insurance pays the difference between what you owe and what the car is worth if you are in



an accident and your car is totaled in an accident, and gives you an additional \$1,000 toward a new vehicle. Plus... it gives you skip-a-pay programs, deductibles, refinancing aids, and consolidation up to 150% of the retail value. You also can sign up for Mechanical Breakdown Insurance that covers the expense of towing and fixing your vehicle if it breaks down or is in need of serious repairs. There are four options - basic through bumper-to-bumper - with money back guarantee and the ability to transfer coverage. This applies to used vehicles and vehicles refinanced through Friends & Family Credit Union, as well as new vehicles.

Call or come in and check out the details.
But do it soon, offer ends June 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.

Good things take time.

Great things take even longer.

We know it's been a while since you've been able to check out our interest rates online. Trust us, when the website is fully updated, it will be worth the wait. We are working away at it. You know that our loan rates are as low and our savings rates are as high as we can



offer. If you need to know exactly what they are while we're finishing up our awesome new website, here is

your direct line to the latest rates:
330-832-1371 (option 4).

MoneyPass®: A SURCHARGE-FREE ATM Network

If you have a Friends & Family ATM or Debit Card, you can use it at more than 16,000 MoneyPass® ATMS

throughout the U.S., with a **NO SURCHARGE FEE!** The ATMS are in key places too; many are near Giant Eagle stores and U.S. Bank locations, but to help you find the best option for where you



are, go to www.massillonareacu.org and click on the MoneyPass® logo. Hey, those ATM fees add up fast. MoneyPass® and Friends & Family Federal Credit Union help you save money!!!

Holiday Closing Independence Day, Wednesday, July 4th



Friends & Family Visa® Options

Friends & Family offers two Visa® cards: Visa® Gold at 7.99% APR* and Visa® Classic at 12.99% APR*. Those rates apply not only to purchases, but balance transfers and cash advances as well. Plus, there are No annual fees, No cash advance fees and No balance transfer fees! "Re-finance" your credit debit today... apply in person or online.

**Annual Percentage Rate.*

Home Equity Line of Credit

If you've been making house payments any length of time, you've been putting money toward the principle amount that you owe (the equity)... and that can be a very sizable amount of cash just sitting there. A Home Equity Line of Credit (**HELOC**) allows you to borrow against that equity, freeing up funds for you to put into your house, whether that is new gutters, wood floors, landscaping, or all three... OR, you could use the money to pay tuition, put the kids in braces, travel, or more. Friends & Family Credit Union offers two HELOCs: **Standard** and **Interest-Only** with VARIABLE rates as low as **4.00% APR***, and **no appraisal fess or closing costs**. Come in today and you'll be picking out new landscaping tomorrow!



**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 May 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%
Home Improvement Loan (Fixed Rate)		
90% Loan to Value	10 yr.	5.99%

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.*

Shared Branching Mom was right. Sharing is good.

Friends & Family Credit union participates in Shared Branching, which means you can make all the same transactions you do at our locations wherever you see the Swirl Shared Branch logo at credit unions, throughout the nation. (like loan payments, deposits, withdrawals, money orders, fund transfers...) Just so you don't have to drive around looking for the logo while you're on vacation or a business trip, you can find local credit unions participating in the Shared Branch system on <http://creditunion.net/>. Just make sure when you pack that you pack our name and ID number, your account numbers, and a valid, government-issued photo ID.



Call us if you have any questions.



This institution is not insured or guaranteed by FDIC or any other federal government sponsored agency.

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.