



# MONEY Matters

FRIENDS & FAMILY  
CREDIT UNION

March 2012

## Friends & Family Auto Loan has added benefits!

### New Mechanical Breakdown Insurance & Enhanced Gap Insurance

Friends & Family Credit Union has a great deal for you if you're in the market for a new or used auto. We're extending our Auto Loan special through March! Qualified members can get an Auto Loan rate as low as **2.99% APR\*** for 72 months! Paying a higher interest rate on a car loan from another financial institution? It's a breeze to apply for refinancing for an Auto Loan with Friends & Family Credit Union! Plus, ask a Friends & Family Loan Officer about our new Mechanical Breakdown Insurance and Enhanced Gap Plus Insurance.



*Don't let this pass you by – ends March 31, 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.*



***New website is under construction!***

***In meantime, call for current rates***

Thank you for your continued patience as Friends & Family Credit Union continues to construct and perfect our new website. As we focus on providing the best and most accurate online resource for your financial information and accounts, we encourage you to call us for our current savings and loan rates not available online yet. We are waiting for your call and are eager to assist! Just dial 330-832-1371, option#4. Believe us, this slight inconvenience will be well worth the wait when you see our new and improved website!

## IRA Contribution Tax Deadline is April 17, 2012!

You still have time to make a contribution to an Individual Retirement Account (IRA) that can be deducted from your 2011 federal income taxes, so hurry into Friends & Family Credit Union to set up an IRA now – before it's too late to take advantage of this tax break. With an IRA, you can contribute up to \$5,000 per year or \$6,000 if you are over 50 years old before April 17, 2012, and instead of sending money to the government, hundreds of your dollars will instead be redirected into your retirement savings.



***No IRA? No problem ...*** you can open one right now and still make the contributions before the deadline and with Friends & Family Credit Union three IRA options, its simple. We offer the Traditional IRA (using pre-tax dollars that will be taxed in retirement), a Roth IRA (using after-tax dollars that will not be taxed in retirement) and a Coverdell Educational IRA (to be used to pay tuition).

***Call or visit Friends & Family Credit Union!***

**Don't forget our Annual Meeting  
on Sunday, March 18, 2012.  
Call the credit union for details at 330-832-1371.**

## Enjoy CD Rate That is Second To None



Friends & Family CU challenges you to put our Certificate of Deposit rates up against those of anyone else out there ... you will find that our **1.14% APR\* (1.15% APY\*\*)** on an 18-month CD will be tough to beat. Deposit as little as \$1,000 of

**new money**, and you can start taking advantage of our great rate right away – so call us to get started and enjoy this incredible offer today!

*\*Annual Percentage Rate. \*\*Annual Percentage Yield. All rates and promotions subject to change without notice. New money only. This offer ends March 31, 2012.*

## Your Home Can Make More Dreams Come True With a HELOC at Friends & Family CU!

What do you want to do? Where do you want to go? Who do you want to surprise with the gift of a lifetime? Think all those dreams are out of reach? Think again – with the equity you have available in your own home, a Friends & Family Credit Union **Home Equity Line of Credit (HELOC)** makes taking that trip, paying tuition, renovating your home or treating yourself or a loved one to something special a reality!



A Friends & Family Credit Union HELOC is tailored to fit your needs; we have two different options, our **Standard** or **Interest-Only** HELOCs, with rates as low as **4.00% APR\*** and **no closing costs or appraisal fees**. Call us today to apply to put those dreams on hold no longer!

*\*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 February 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.*

## Either Friends & Family CU VISA® Option Touts Benefits



# VISA

When you're making a purchase with credit, the last thing you want is to pay a high interest rate on top of it. That's why Friends & Family Credit Union offers our members two great VISA® credit card options, both with the same money-saving rates on purchases, balance transfers and cash advances. First, the Friends & Family VISA® Gold Card gives you a **FIXED 7.99% APR\***. Or, the **Classic VISA®** offers a **FIXED rate of 12.99% APR\***. **No fees for cash advances or balance transfers**, saving you even more. So don't wait – stop in, call or apply on our website for a Friends & Family VISA® card today!

*\*Annual Percentage Rate.*

**FRIENDS & FAMILY**  
CREDIT UNION



[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.