



MONEY Matters

FRIENDS & FAMILY

May 2012

Now! An auto loan with an options package and 2.99% APR*!

At Friends & Family Credit Union, we don't just give you the basics; we also give you options that can ease your mind and make life better for your family. Our current auto loan not only gives you a rate as low as **2.99% APR*** with up to 72 months to pay it back, it comes with an options package that includes:



1) Enhanced GAP Plus Insurance. If your car is totaled in an accident, you may find your insurance only pays out what your car is worth on the market, not what you still owe. So you could end up making payments on a new car while still paying off the totaled car. Gap insurance makes up that difference. Plus, this package gives you an additional \$1,000 toward a new purchase. It also covers skip-a-pay programs, insurance deductibles, refinancing, and consolidation up to 150% of retail value.

2) Mechanical Breakdown Insurance. This insurance covers the expense of towing and fixing your vehicle if it breaks down or is in need of serious repairs. There are four levels of coverage, from minimal to the best: Exclusionary/Bumper to Bumper. The coverage is transferable and there is an optional money back guarantee.

This offer applies to new or used vehicles and refinancing of higher interest car loans from other financial institutions. Hurry in though, this offer ends May 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.

HELOC - An abbreviation for "available cash"

If you made a number of house payments, you probably own a large portion of your home. That's great, but it also means a great deal of your money is tied up in your home - inaccessible to you. A **Home Equity Line of Credit (HELOC)** can make some of that money accessible. We assess the equity you have in your house and extend a line of credit to you. You access that money as needed and make payments only on what you access. That gives you a great deal of flexibility to use it to pay for kids' braces, a daughter's wedding, immediate tuition needs, or just keep it available in case of an emergency. We offer a **Standard HELOC** and an **Interest-Only HELOC** - both with variable interest rates that are currently as low as **4.00% APR*** and **no closing costs or appraisal fees**. Call us today to discuss your specific needs.

*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.



They are not on the website yet... But our rates are still low and still available by phone. If you need a loan, you need to know that our low rates still are not available online just yet. Our website is still under construction, and we are sorry for any inconvenience. But when it is done, we know that you will agree it was worth the wait! In the meantime, please call us at **330-832-1371 (option 4)**. We can give you our current loan rates and savings rates over the phone.

Friends & Family CD Special!

Earn
**1.00% APR* &
 1.00% APY****
 on our 18-month
 Certificate of Deposit,
 with a minimum deposit of
\$1,000! New money only!



*This offer is only good
 through May 31, 2012.*

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

RATES

Effective April 26, 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.

Beware of Fraud!

Scammers and con artists work off of the good in society - traits like trustfulness and the desire to be helpful. They appear helpful themselves, gaining trust, appearing to be legitimate, and easing information out of people, ever so politely. Maybe they are trying to get a prize to you or pose as a Friends & Family Credit Union employee trying to make sure your account is safe. All they need, they tell you, in order to make sure it's okay is your bank account number or birth date or social security number... not to worry... it's confidential. **STOP!!! DO NOT BE AFRAID TO BE RUDE. DO NOT TRY TO EXPLAIN. HANG UP. CLOSE THE EMAIL.** If the person says he or she is from Friends & Family Credit Union, **DO NOT ANSWER - WE WILL NEVER ASK FOR PERSONAL INFORMATION.** Call the police. Then call us so we can work with the authorities. If you do give out some information, do not be embarrassed. They are slick and highly trained. **CALL US IMMEDIATELY!**



Friends & Family Visa® - accepted everywhere.

Use your Friends & Family Visa® everywhere! Choose our Visa® Gold where you pay a **FIXED** rate of only **7.99% APR*** or our Visa® Classic with a **FIXED** rate of **12.99% APR***. There are **no annual fees** and **no fees for balance transfers or cash advances**. The same great rates apply to all transactions - purchases, cash advances, or balance transfers. Print out the application online or just stop by. One more reason to handle all of your financial needs at Friends & Family Credit Union.



*Annual Percentage Rate.



Holiday Closing



Memorial Day, Monday, May 28th
 Independence Day, Wednesday, July 4th



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. (Early 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. (Early Hours) 9:00 a.m. - 6:00 p.m. (Drive-Up Hours)
Saturday	9:00 a.m. - 12:00 p.m.