



MONEY Matters

The Massillon Area Credit Union is now Friends and Family Credit Union!

We are now **Friends and Family Credit Union**. Nothing is different. We haven't been bought out or merged or taken over; our products and services have not changed. We're just moving into the new century with a new name that better reflects why we're here - our members.

Hey. You're the ones who gave us the idea. All the time, we hear from you how our staff treats you like friends and family. While we have tried not to let that go to our heads, we have let it go to our name.

We try to go the extra mile. See to the needs of every member. Constantly improve. In fact... We're adding a location at Warmington Road and Route 21!!! We've already added ATMs for 24/7 service. We've joined the Shared Branching Network that gives you access anywhere in the U.S. We're the same. Just our name is new. To put the focus on you, our members.



Here since 1958. Here today. Here tomorrow.
With a bright new name.

Friends and Family Credit Union.

Home Equity Line of Credit

**4.00%
APR***

Let the equity in your home work for you! With a Home Equity Line of Credit (HELOC), you free up the equity you have built up in your house to do things you've always wanted to do - like take a vacation, or pay for a new house project! Friends and Family Credit Union has two HELOCs: **Standard** and **Interest - Only** - both with interest rates as low as **4.00% APR***. Plus **no closing costs or appraisal fees** for qualified members. Call us today for details!



**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.*

Car Promotion! Rates as low as **2.99% APR***

Whether one of your friends or family members need a new or a used vehicle loan - or you're looking to lower your payments by refinancing a higher-interest loan from a different financial institution, Friends and Family Credit Union has the auto loan you're looking for! With rates as low as **2.99% APR***, for up to 72 months! Rush in now though, this offer ends November 30, 2011.



**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.*

Holiday Closings

Veterans Day - November 11
Thanksgiving Day - November 24
Christmas Eve - December 24
(Branch open until 12:00 pm)
Christmas Day - December 26
New Year's Eve - December 31
(Branch open until 12 pm)
New Year's Day - January 2

Coats for Christmas

Let's face it. There are a lot of things you will get for Christmas that will make your life easier or more enjoyable. Some people in the Stark County area are not so lucky. Their biggest Christmas wish is a warm coat. Bring new or gently worn coats to one of the drop-off boxes in either branch through December 12th, during the "Coats for Christmas" campaign. Together we can help, you and us...Friends and Family.



**Gift to self:
1.25% APY**
on an 18-month CD
and the satisfaction of
making money
while saving money!**



The ability to make money on your money is a gift these days. So is saving for the future. This holiday season, give yourself piece-of-mind knowing you have something to fall back on. Friends and Family Credit Union has an 18-month Certificate of Deposit that pays one of the highest rates around: **1.24% APR* (1.25% APY**)**. All you need is a minimum deposit of **\$1,000 of new money** by November 30, 2011 when this offer ends.

**Annual Percentage Rate. **Annual Percentage Yield. All rates and promotions subject to change without notice. New money only. This offer ends November 30, 2011*

More useful to Santa than a glowing nose...Our popular

Skip-A-Pay program

That's right. Rudolph isn't the only one who can save Christmas. Skipping a payment on a loan you have with Friends and Family Credit Union in either November or December could give you hundreds of dollars you weren't anticipating to help make Christmas even brighter for your friends and family. Look for the details in a mailing that you already received... and have a Merry Christmas!



The credit union will close on Friday, December 9th at 5:00 p.m. for our staff holiday party!

RATES

Effective October 20, 2011
All rates subject to change without notice.

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

FIRST MORTGAGES

First Mortgages (up to \$250,000)	10 yr.	3.75%
	15 yr.	3.75%
	30 yr.	4.50%

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.

Friends and Family Credit Union



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

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.