



MONEY

Matters

FRIENDS & FAMILY
CREDIT UNION

April 2013

Hit the Road with Springtime Savings Warm Weather and Hot Rates Ahead

With our special, springtime vehicle loan rates, you can buy the perfect car and speed ahead into the warm weather months. We have the **HOTTEST** rates around for new and used vehicle loans! With rates as low as **2.49% APR* for up to 72 months**, it's easy to afford that great new vehicle and hit the road with springtime savings! Already have a car that's financed? We can refinance your higher rate loan from another financial institution, lower your monthly payments and put your budget on cruise control. Stop in today at the branch or visit us online at www.friendsandfamilycu.com to apply, but hurry in today because these great rates won't wait for summer!

*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 2.49% APR would be approximately \$179.59. Loan rate is determined by term of loan and personal credit history.



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Endless Possibilities – Same Great Rate

Clean up this Spring with a HELOC

Clean up in more than one way this spring when you apply and are approved for a **Home Equity Line of Credit (HELOC)**. With the same great low interest rate of **3.25% APR***, if you can dream it, you can do it without breaking your budget with a **HELOC** from Friends and Family. Get off to a great start on that planned Spring Spruce Up! It's easy to clean up your yard and your house with the extra cash from a **HELOC!** But don't let your plans -- or your imagination -- stop there! Add a home office, a sun room, a deck, or a backyard pool. With a **HELOC**, the possibilities are endless, and they're determined by you! You can use the funds from your **HELOC** for ANYTHING: college tuition, summer vacation, even a new wardrobe.



Contribute Today to Your IRA

There's still time to top off your 2012 tax savings. You have until April 15, 2013 to make a contribution to your IRA and realize this potential tax benefit. If you don't already have an IRA, we have three IRA options, and one will be right for you. You can choose from a Traditional IRA (pre-tax dollars), a Roth IRA (after tax dollars that will not be taxed during retirement), or a Coverdell Education IRA. Call or visit for details soon because this benefit ends on April 15, 2013!



With **NO appraisal fees, NO application fee, NO closing costs, and NO annual fee**, a HELOC is the perfect opportunity to get a head start on your spring plans and long-term dreams! Lock in this low rate by applying today!

*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 on the Standard Home Equity Line of Credit of \$15,000 at 3.25% APR would be approximately \$225. Sample monthly payment for an Interest Only Home Equity Line of Credit of \$15,000 at 3.25% APR for a term of the first 5 years would be approximately \$40.05.

IS YOUR HOME UNDER-WATER!?

At Friends and Family Credit Union we offer a product built specifically for homeowners looking to take advantage of **RECORD LOW INTEREST RATES**, but are unable to refinance due to deflated home values. The product is HARP 2.0! It offers our members a **fixed rate loan** with rates as low as **2.88% APR*!!** This is a fixed rate loan with **NO** home value requirement. Contact a Friends and Family mortgage specialist about the HARP program as well as other mortgage products such as FHA, Conventional and USDA RD. Friends and Family Credit Union - Bring a Friend into the Family.

*Annual Percentage Rate. Additional restrictions may apply. All rates and promotions subject to change without notice. Sample monthly payment of \$100,000 loan for 180 months at 2.88% APR would be approximately \$684.82. Loan rate is determined by term of loan and personal credit history. Subject to normal credit criteria and underwriting guidelines. Appraisal may be required. Processing fee of \$495.00. PMI may be required or transfer existing.



HOLIDAY CLOSINGS

Memorial Day. Monday. May 27
Independence Day. Thursday. July 4

RATES

Effective March 21, 2013.

All rates subject to change without notice.

FIRST MORTGAGES	Terms (max months)	APR* (as low as)
First Mortgages (up to \$417,000)	10 yr.	CALL FOR RATES
	15 yr.	CALL FOR RATES
	30 yr.	CALL FOR RATES
HOME LOANS		
Home Equity Line of Credit (Variable Rate) 80% Loan to Value		3.25%**
Home Improvement Loan (Fixed Rate) 90% Loan to Value	10 yr.	5.99%
NEW VEHICLE LOANS		
Cars, Trucks, Vans, Motorcycles	72	2.49%
Recreational Vehicles, Boats, ATVs	72	5.25%
USED VEHICLE LOANS		
Cars, Trucks, Vans, Motorcycles	72	2.49%
Recreational Vehicles, Boats, ATVs	72	5.25%
VISA® CREDIT CARDS		
VISA® Gold (Purchases, Balance Transfers, Cash Advances)		7.99%
VISA® Classic (Purchases, Balance Transfers, Cash Advances)		12.99%

*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.

Protect your money and your wallet! Tips to Avoid ATM and Debit Card Fraud.

A debit card makes shopping easy. There's no need to carry cash, no credit card finance charges, and you have instant access to the funds in your checking or savings account at ATM machines. But as with all modern conveniences, with the benefits come risks. Protect yourself and your money by following these simple tips:



- Keep your PIN number safe and private. Never share it with anyone or write it on your card.
- Be cautious at ATM machines. Scan your surroundings carefully before, during, and after the transaction. If anything seems suspicious or unusual, do not use that ATM machine.
- Avoid ATMs with unfamiliar options or that appear unusual.
- Keep your ATM card safe and secure. If it becomes lost or stolen, report it to us immediately.
- Monitor your statements and account balance regularly and routinely. Report discrepancies immediately.
- Keep your contact information with Friends and Family CU current. If there are any changes, let us know so that we can contact you if there is unusual activity on your account.
- If you will be traveling, notify us the dates and destinations of your travel.
- If you ever find yourself in a situation where someone is demanding your ATM, it is important to comply. There is nothing more valuable than your well-being, and your personal safety is our primary concern.

By following these simple guidelines, you can protect yourself potential harm.

NEW MAIN OFFICE

3920 Erie Street South
 Massillon, Ohio 44646
 Phone: 330-832-1371

DOWNTOWN DRIVE-THRU

46 Federal Avenue N.W.
 Massillon, Ohio 44647
 Phone: 330-832-1371

WALES SQUARE BRANCH

2056 Wales Road N.E.
 Massillon, Ohio 44646
 Phone: 330-832-1371

OFFICE HOURS

Monday-Friday: 9:00am-5:00pm
 Friday Drive-up open until 6:00pm
 Saturday: 9:00am-12:00pm

DRIVE-THRU HOURS

Monday-Thursday: 9:00am-5:00pm
 Friday: 9:00am-6:00pm
 No Saturday Hours

BRANCH HOURS

Monday-Friday: 9:00am-5:00pm
 Friday Drive-up open until 6:00pm
 Saturday: 9:00am-12:00pm



www.friendsandfamilycu.com