

# DOLLARS & Sense



## YOU'RE NEW HOME IS WAITING... SO GET MOVING!

### Mortgage Loan Program

Before choosing a lender for your next mortgage, checkout the advantages you have with Friends and Family Credit Union.

- Competitive rates
- Low closing costs
- Knowledgeable and experienced loan officers
- Payments accepted locally

We take the uncertainty out of the secondary market complications. If you have questions come see a mortgage expert at Friends and Family. If we don't know the answer, we know where to get it!

### Checkout our Menu of Loan Products

- Conventional (10, 15, 20 and 30 years available)
- Fixed & Variable
- FHA
- HARP
- VA
- No Fee HELOC
- 100% USDA Rural Development
- 100% Home Improvement

## Ride FOR LESS! Rates as low as 2.69% APR\*

Friends & Family Credit Union is offering low monthly payments on your new vehicle or motorcycle loan. When you finance with us, you will receive great rates, as low as **2.69% APR\***, and convenient terms of up to 72 months for new and used vehicles! You can refinance your auto or motorcycle loan from another financial institution and reduce your monthly payment! At Friends and Family CU, we're ready to help you take your new ride into spring for less! Stop in today to get started.



*\*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 2.69% APR would be approximately \$180.66. Loan rate is determined by term of loan and personal credit history.*



## Now is the Time for EGGCITING PROJECTS with a HELOC

from  
Friends and Family  
Credit Union!

### Hop into a HELOC and Eggciting Spring Projects!

Visit Friends and Family CU today to see how a **Home Equity Line of Credit** can help make your Dreams a Reality! Our **HELOC** has a rate as low as **3.25% APR\*** and **NO FEES, including no application fee, no appraisal fee, no annual fee and no closing costs.**

### Stop by 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. 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.*



## RE-LOADABLE DEBIT CARDS HERE NOW!

Perfect for your Teens, Travel and Special Purchases

- CONVENIENT
- CONTROLLED
- ACCESSIBLE & SECURE

Dear Members,  
 At Friends and Family Credit Union we strive to offer products designed to give you convenience, security, and peace of mind. Our Re-Loadable Debit Cards are one of these products. A Friends and Family Re-Loadable Debit Card is safer to carry than cash. They are perfect for travel, special purchases, everyday purchases whether you make those purchases on-line, in Person or over the phone. You can use the card anywhere VISA is accepted with the security that it's not tied to your checking or savings account. And it a great money management tool for the teen or college student in your life. Reloadable Debit Cards..... Convenient, Controlled, Accessible, and SECURE. For additional information call and speak to one of our friendly staff.

Sincerely, Nick Langenfeld

### There is Still Time to Make a Contribution to a 2014 IRA and Save on Taxes! Expires April 15, 2015

Even though the calendar says 2015, there's still time to take advantage of tax benefits for the 2014 tax year when you make a 2014 contribution to your Individual Retirement Account (IRA). We're here to help! If you already have a Friends and Family IRA, simply come in to **make your contribution by April 15, 2015**. Don't yet have an IRA? Friends and Family can easily set one up for you. We offer three types of IRAs, including a Roth IRA, a Traditional IRA, and a Coverdell Education IRA. Find the one that meets your needs, and you'll be on your way to savings!

### There are benefits to being family... FAMILY ADVANTAGE from Friends and Family Credit Union!

Family Advantage offers four tiers of benefits to the members of your household based on your combination of loans, deposits, and investment balances. Whether you qualify for **GOLD... or BRONZE... or SILVER... or even PLATINUM...** with Family Advantage you could qualify to **RAISE** your rate on a **NEW** Certificate... or **LOWER** your rate on a variety of **NEW** loans such as vehicle loans and signature loans, as well as a reduction on certain fees based on the benefits within your tier. And, great news - your benefit level is updated every month! We serve anyone who lives, works, worships, or attends school in Stark County. Isn't it time to bring a Friend into the Family? Call Friends and family Credit Union for details.

[www.friendsandfamilycu.com](http://www.friendsandfamilycu.com)

### Family Secure Checking Features and Benefits:

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 23,000 Surcharge Free ATM's
- No minimum balance required
- No transaction limits
- 5,000 Shared Branching Locations
- Cellular Telephone Protection
- IDProtect® - includes credit file monitoring and alerts of changes with Equifax, Experian and TransUnion, ability to request a 3-in-1 credit report every 90 days or upon receipt of a credit alert, secure internet browser, and more.

All for a \$4.95 monthly service charge!

\*Insurance product is not a deposit; not American Share Insurance (ASI) insured; not an obligation of Credit Union; and not guaranteed by Credit Union or any affiliated entity. Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

#### Main Office

3920 Erie Street South  
 Massillon, Ohio 44646  
 Phone: 330.832.1371

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

#### Downtown Drive-Thru

46 Federal Avenue N.W.  
 Massillon, Ohio 44647  
 Phone: 330.832.1371

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

#### Wales Square Branch

2056 Wales Road N.E.  
 Massillon, Ohio 44646  
 Phone: 330.832.1371

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

