

# DOLLARS & Sense

**Our NEW BRANCH**  
inside Acme  
Fresh Market at  
the Hillsdale  
Shopping Center  
**IS NOW OPEN!**  
Stop by & see us!



## From the Desk of NICK LANGENFELD, CEO

*Dear Members,*

We're proud to announce the OPENING of our NEW FULL-SERVICE BRANCH at the Acme Fresh Market—2905 Whipple Avenue N.W in Canton!

We're excited for you to visit this beautiful new location for all of your financial needs! Whether it's a vehicle loan, personal loan, Mastercard, mortgage, Home Equity Line of Credit, checking, or savings, we look forward to serving you! Our Acme Freshmarket Hours will be:

**Monday through Friday: 10 am to 6 pm • Saturday: 9 am to 1 pm**

Also, a reminder that our Wales Road Branch will continue to operate as a DRIVE THRU ONLY facility through the month of May. It will officially close at the end of business on May 31, 2018.

In addition, we will also be happy to continue to serve your financial needs at our two Massillon locations: **3920 Erie Street South • 46 Federal Avenue**

As always, we are grateful and appreciative of your support. Our sincere thanks. We hope to see you soon at our new full service branch at the Acme Fresh Market in Canton.

*Sincerely, Nick Langenfeld*

**WE'VE GOT YOU COVERED!**



### Thinking about a new or used vehicle?

We encourage you to check out our low rates and affordable monthly payments on used or new vehicle or motorcycle loans. We offer great rates and convenient terms up to 84 months.

We can help you refinance a current auto or motorcycle loan from another financial institution and reduce your monthly payment!

At Friends & Family CU, we're ready to assist you! Stop in today to get started.

### *A Repair, a Remodel, a Little R&R!*

**Make Them Happen  
with a FFCU Home  
Equity Line of Credit!**



Visit Friends & Family Credit Union today to see how a Home Equity Line of Credit can help you make those needed repairs, start a remodeling project, put in a backyard pool or build a new deck or patio! You can even use it to consolidate your bills or college tuition debt.

Our HELOC rates are LOW, and offer **NO FEES**, including **NO application fees, NO appraisal fees, NO annual fees and NO closing costs.**

*Stop by today for details!*

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.

## Pre-Paid Re-Loadable Debit Cards

Perfect for  
your Teens!

Convenient  
for Travel!

Useful for  
Special  
Purchases!



CONVENIENT  
CONTROLLED  
ACCESSIBLE  
& SECURE

## WE CAN SHOWER YOU with Mortgage Loan Options & Great Rates

Discover the advantages you will have with a Friends & Family Credit Union Mortgage Loan before choosing a lender for your next mortgage.

Competitive Rates • Low Closing Costs • Payments Accepted Locally  
Knowledgeable & Experienced Loan Officers

There is no uncertainty of secondary market complications with Friends & Family. If you have questions, come see a Friends & Family mortgage expert.

**Call or visit one of our loan specialists - Tim, Kris, Howard, or Becky.**

**Check out our Menu of Loan Products:** Conventional (10, 15, 20 and 30 years available) • FHA • VA  
100% USDA Rural Development • Fixed & Variable • HARP • No Fee HELOC • 100% Home Improvement



### THE TIME IS NOW TO SAVE!

You Still Have Time to Make a  
2017 IRA Contribution.

Expires April 17, 2018



There's still time to take advantage of tax benefits for the 2017 tax year when you make a 2017 contribution to your Individual Retirement Account (IRA). We're here to help you do just that! If you already have a Friends & Family CU IRA, simply come in to make your contribution by April 17, 2018.

If you don't yet have an IRA, we can help you find one to meet your needs! We offer three types of IRAs, including a Roth IRA, a Traditional IRA, and a Coverdell Education IRA. *Hurry in by April 17, 2018.*

### There are Benefits to being Part of the Family...

#### FAMILY ADVANTAGE from Friends & Family Credit Union!

Family Advantage offers 4 tiers of benefits to the members of your household based on your combination of loans, deposits, and investment balances. Whether you qualify for PLATINUM...GOLD... SILVER... or BRONZE, 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. More 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 & Family Credit Union for details.



### We've Got Your Family Covered with Family Secure Checking!

#### MEMBERSHIP FEATURES & 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

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

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

#### Wales Square Branch (Drive Thru Only)

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

#### Acme Freshmarket at the Hillsdale Shopping Center

2905 Whipple Ave. NW  
Canton, Ohio 44708

Monday-Friday: 10 am- 6 pm  
Saturday: 9 am to 1 pm

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

**AMERICAN SHARE INSURANCE**  
This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

