

# DOLLARS & Sense



Hit a **HOME RUN** with a Home Equity Line of Credit



## SWING INTO ACTION with a HELOC from Friends & Family Credit Union

Score with Landscaping, Remodeling, Pool, Deck, Vacation, Bill Consolidation

At Friends & Family Credit Union we can hit a grand slam with a Home Equity Line of Credit.

Our HELOC rates are low and there are **NO FEES, including NO application fee, NO appraisal fee, NO annual fee, and NO closing costs!** It's the perfect tool to take care of those necessary fixes!

**Simply visit FFCU today!**

*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.*



## Home Plate is Just Around the Corner with a

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
- Knowledgeable and experienced loan officers
- Payments accepted locally



There is no uncertainty of secondary market complications with Friends & Family. If you have questions, call or visit with one of our loan specialists... Tim, Kris, Bea, or Becky.



### Checkout our Menu of Loan Products:

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

## Lose the WEIGHT of a Heavy RATE!

Are you burdened with a heavy interest vehicle loan from another financial institution?

Refinance your existing vehicle loan with Friends & Family Credit Union.

Rates as low as 3.99% APR | Get up to \$500 at signing | No payment for up to 90 days

### Limited Time Offer!

*ADDITIONAL RESTRICTIONS MAY APPLY. ALL RATES AND PROMOTIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE. APR= Annual Percentage Rate. This offer applies to new vehicles and used vehicles refinanced from other institutions. All rates and promotions subject to change without notice. A processing fee of \$190 will be assessed. Sample monthly payment of a \$12,000 loan for 72 months at 3.99% APR would be approximately \$187.69. Loan rate is determined by term, year of vehicle and personal credit history.*





Perfect for  
your Teens,  
Travel and  
Special  
Purchases!

CONVENIENT  
CONTROLLED  
ACCESSIBLE  
& SECURE

## Our Fans Love Family Secure Checking

### Features & Benefits:

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 33,000 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 \$5.95 monthly service charge!**

*\*IDProtect service is a personal identity theft protection service available to account owner(s) and their family. Family includes Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) who are residents of the same household. ID-Protect benefits are available to joint account holders (unless otherwise noted). Benefits are not available to a "signer" or "beneficiary" of the account who is not an account owner. Service is not available to businesses and their employees, clubs and/or churches and their members, schools and their employees / students.*



From the Desk of Nick Langenfeld, CEO



Dear Members,

Spring has finally arrived in Stark County! Maybe you just attended the Auto Show, and now you're all revved up to Spring into that new or used vehicle loan. Maybe it's time to secure a mortgage for the home of your dreams, or maybe it's time for a little TLC for your existing home. Are you thinking about a new kitchen upgrade, adding a new deck, or a swimming pool? At Friends & Family Credit Union we have the loan to fit your needs, your lifestyle, and your budget. Call or contact one of our local, friendly loan professionals...Tim, Kris, Bea, or Becky. We look forward to seeing you soon!

Sincerely, Nick



IT'S A CALL TO  
THE BULLPEN  
FOR THE SAVE!

## MAKE THE SAVE Close on 2018 with an IRA Contribution

Expires April 15, 2019

Slide in and take advantage of tax benefits for the 2018 tax year when you make a 2018 contribution to your

Individual Retirement Account (IRA). We're here to help you do just that! If you already have a Friends & Family IRA, simply come in to make your contribution by April 15, 2019. What's that? You don't yet have an IRA. Friends & 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! **Hurry in by April 15, 2019.**

There are benefits to being on Our Team

## 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 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 & Family Credit Union for details.

### FRIENDS & FAMILY CREDIT UNION BRANCH INFORMATION

#### 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  
Saturday: 9 am-12 pm

#### Downtown

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

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

#### Acme Fresh Market at the Hillsdale Shopping Center

2905 Whipple Avenue N.W.  
Canton, Ohio 44708  
Phone: 330.832.1371

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

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



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.

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

