

APRIL 2020

# dollars & sense.



39697-NEWS-0420



## Eliminate Your High Interest Credit Card Rate

### NO BALANCE TRANSFER FEES

Friends & Family Credit Union Can Help with a Platinum Mastercard Balance Transfer

**6.99% APR\*** OR **8.99% APR\***  
Until Balance Transfer is Paid Off    Until Balance Transfer is Paid Off

*\*APR Annual Percentage Rate applies to Balance Transfers only. Any purchases &/or cash advances will be at the regular disclosed low rate. All Balance Transfers must post between March 1, 2020 – April 30, 2020 to qualify for this promotion. Balances cannot be transferred from any other in house accounts at Friends & Family Credit Union. Sample monthly payment of Balance Transfer amount of \$5,000 would be 2% of the balance, which is equal to \$100. Balance Transfer rate will be the low promotional rate until Balance Transfer amount is paid in full. Promotion is valid for existing and new card holders. All rates and promotions are subject to change at any time. Some restrictions may apply.*

## With Spring Comes GREAT LOANS

Before choosing a lender for your next mortgage, check out the advantages you'll have with Friends & Family Credit Union.

### We offer:

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

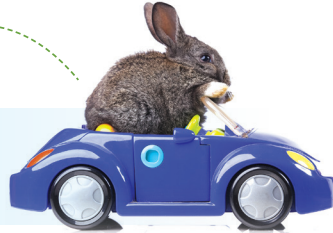


If you have questions, come see a mortgage expert at Friends & Family. Call or visit with one of our loan specialists...Tim, Kris, Bea, or Becky.

### Check out our variety of loan products:

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

## Hop into FFCU for a LOW RATE AUTO LOAN



**HOP RIGHT INTO SPRING IN A NEW RIDE!** Right now, auto loan rates at Friends & Family are as low as 3.49% APR\* for 76 months! Shorter terms are available for 3.15% APR for 48 months.

If you have a high interest loan from another financial institution, Friends & Family Credit Union can refinance your existing auto loan, as well.

### Stop... or hop in today or give us a call!

*\*APR=Annual Percentage Rate. Additional restrictions may apply. This offer applies to vehicle loans 2013 and newer, as well as refinanced vehicle loans from another financial institution. 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 76 months at 3.49 APR would be \$176.21. Loan rate is determined by term of loan and personal credit history.*

## LAST CALL to Contribute to a 2019 IRA & Save on Taxes

*Expires April 15, 2020*

There's still time to take advantage of tax benefits for the 2019 tax year when you make a contribution to your Individual Retirement Account (IRA).

We're here to help! If you already have a Friends & Family IRA, you can stop in to make your contribution by April 15, 2020. If 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, 2020.**

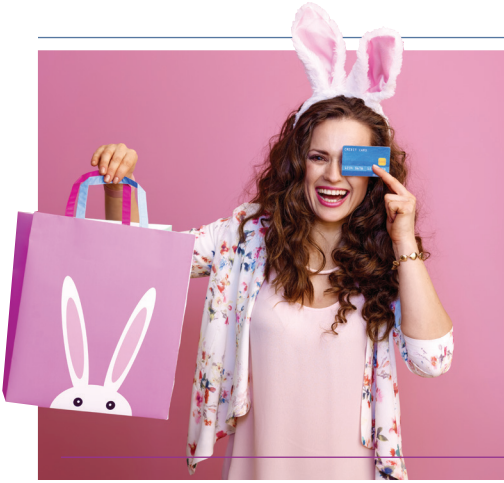
## Are You Hunting for a Home Equity Line of Credit?

If you are thinking about a home remodeling project, consolidating bills, or refurbishing a room or two, we can help you at Friends & Family Credit Union with a low rate Home Equity Line of Credit.

With a FFCU HELOC there are **NO FEES**, including **NO application fee, NO appraisal fee, NO annual fee, and NO closing costs!** **Simply visit FFCU today! Your hunting is over!**

*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.*





**SPRING into a Pre-Paid Re-Loadable DEBIT CARD**

*Perfect for your Teens, Travel & Special Purchases*

**CONVENIENT • CONTROLLED ACCESSIBLE & SECURE**

**FROM THE DESK OF Nick Langenfeld, CEO**

**Dear Members,**

Spring has arrived in Stark County! Did you attend the Auto Show and get revved up to hop into that new or used vehicle loan? Maybe you went to a Home and Garden show and are thinking about securing a mortgage for the home of your dreams or giving your existing home a little TLC with a kitchen upgrade, a roof, or a deck.

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**

**YOU'LL BE SECURE WITH FFCU'S FAMILY SECURE CHECKING**

**Membership 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. IDProtect 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.*

**Fill your Basket with the Advantages of FAMILY ADVANTAGE**

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... BRONZE... SILVER... Family Advantage could qualify you 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. It could also reduce certain fees based on the benefits within your tier. The 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.

**Join Us for a REFLECTIONS of ITALY 10-Day Tour**

Friends & Family Credit Union with Palmer Vacations and Collette Tour is offering you an amazing vacation opportunity: Reflections of Italy, a 10-day tour from September 16th through September 25th, 2020. Don't hesitate!

**Make your reservation now!**



**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

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

2905 Whipple Ave. N.W.  
Canton, Ohio 44708  
Phone: 330.832.1371  
Monday-Friday: 10 am-6 pm  
Saturday: 9 am-1 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

**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.

