

APRIL 2021

dollars & sense.



39692-NEWS-0421

SCORE BIG
with
KASASA
Cash Back
Checking

- Monthly CASH REWARDS for simply using your Debit Card
- No monthly maintenance fee EVER
- REFUNDS on ATM withdrawal fees, NATIONWIDE
- Link to free Kasasa Saver® to build savings automatically
- No minimum balance to earn rewards
- Unlimited check writing
- Online banking with bill pay
- And, It's Free



QUALIFYING FOR KASASA CASH REWARDS IS EASY

Find out more -

STOP IN, CALL 330.832.1371

OR GO TO www.friendsandfamilycu.com

Let Friends & Family Assist You with Your Next Auto Purchase

SPRING is the time to score on a new vehicle loan at Friends & Family Credit Union with rates as low as **2.49% APR up to 76 months!**

If your GOAL is a Low-Rate Auto Loan now is the time to make that purchase of a new car, truck, or motorcycle to take advantage of the incredible loan rates at Friends & Family Credit Union.

Stop in and Visit with Tim, Kris, Holly, or Nicole. They'll put you in YOUR desired vehicle.



*APR=Annual Percentage Rate. Additional restrictions may apply. This offer applies to vehicle loans 2015 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 72 months at 2.49% APR would be \$178.93. Loan rate is determined by term of loan and personal credit history.

Mastercard Update:



Friends & Family Credit Union is changing our credit card processor to better serve your credit card needs.

Details will be in your mail.

Annual Meeting Brunch VIRTUAL

Our Annual Meeting for 2021 will be held Virtually. Please check for updates concerning the ANNUAL MEETING by going to www.friendsandfamilycu.com. We will also



have information available at our three locations once details have been finalized.

We appreciate your patience and look forward to gathering with you all soon.



Stop juggling Your Funds

Get a Pre-Paid Reloadable Debit Card

You can LOAD, SPEND & RELOAD with ease, convenience, and safety without the risk of debt!

CONVENIENT • CONTROLLED ACCESSIBLE & SECURE



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

Dear Friends,

We are your teammates, and our goal is to keep you moving forward with all your financial needs. We are not sitting on the sidelines...we are in the game with you!

Do you have questions about Family Secure Checking? We will coach you through the process to get great results for your family.

Are you interested in a new Friends & Family Mastercard?

Perhaps you need more information on the loans we offer.

Whatever your financial questions or concerns, we can assist! Call or stop by a location near you, today.

Sincerely, Nick

KEEP MOVING FORWARD WITH A HELOC

You will not have a dead ball with a Home Equity Line of Credit from Friends & Family! We will keep you moving toward your goal! Whether it is a new grill, a new roof, or perhaps you would like to combine your current debt to lower your interest rate.



We can get you started today! We offer low rates with **NO FEES**, including **NO application fee, NO appraisal fee, NO annual fee, and NO closing costs!**

Need more information? We can provide it! Visit or call a Friends & Family Credit Union location near you 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.

ADVANTAGE RULE with FAMILY SECURED CHECKING

Look at our amazing line-up of features:

- 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.



Monthly service charge only \$5.95.

** 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.*

There is Still Time To Score and Save on Taxes



You can still contribute to a 2020 IRA.

If you already have a Friends & Family IRA, simply stop in to make your contribution by April 15, 2021. If you do not 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. We will help you find the one that meets your needs. **Hurry in today!**

Happy Easter!



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

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 pm
Saturday: 9 am-12 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.

