

APRIL 2022

dollars & sense.



39692-NEWS-0422

EGGCELLENT Reasons TO TRY KASASA Cash Back Checking



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

QUALIFYING FOR KASASA CASH REWARDS IS EASY Find Out More!
STOP IN • CALL 330.832.1371 • GO TO www.friendsandfamilycu.com

Here is Something to Peep about!

Your Platinum Rewards Mastercard Can Reward You EARN POINTS THAT CAN BE REDEEMED FOR:

Major Retailer Gift Cards • Restaurants
Airlines • Travel • Hotels • Rental Cars
OR CASH BACK REWARDS on your Statement!

Don't have a Platinum Rewards Mastercard?

Apply Today!



We Can Get You on the Road at Friends & Family

Spring is the time to make that purchase of a new car, truck, or motorcycle and take advantage of the outstanding loan rates at Friends & Family Credit Union.

Our loan professionals can help you purchase that new car, truck, or motorcycle!

Stop in today or give us a call!



*APR=Annual Percentage Rate. Additional restrictions may apply. All rates and promotions subject to change without notice. A processing fee of \$190 will be assessed. Loan rate is determined by term of loan and personal credit history.

ANNUAL MEETING TO BE HELD VIRTUALLY



This year's Annual Meeting will continue to be held virtually. **Save the date for Wednesday, April 20th at 6 pm.**

To have access to the virtual meeting, members must register by emailing us at info@friendsandfamilycu.com, indicate ANNUAL MEETING and YOUR NAME.

As the date of the virtual meeting nears, we will email you a URL link. You have until Wednesday, April 20th at 1 pm to register. The URL link will also be provided on our website at WWW.FRIENDSANDFAMILYCU.COM.



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

CONVENIENT • CONTROLLED • ACCESSIBLE & SECURE

Turn Your Home Equity into Your Home Improvements



With a Home Equity Line of Credit from Friends & Family you can make updates to your kitchen, replace your roof, or build an outdoor living space!

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.

IT'S NOT TOO LATE...

You can still contribute to a 2021 IRA

If you already have a Friends & Family IRA, simply stop in to make your contribution by April 15, 2022. If you do not yet have an IRA, Friends & Family can 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!



FROM THE DESK OF Jeanna Costanzo, President / CEO

Dear Friends,

Spring is a great time to review your finances and learn more about our banking options here at Friends & Family Credit Union. Our knowledgeable staff can help you!

Is KASASA Cash Back Checking right for you your family... or perhaps Family Secured Checking? Let us explain the differences.

Are you considering a loan for a purchase? We can share the options available to you and take away any uncertainties.

Whatever your financial questions or concerns, we can assist!

Call or stop by a location near you, today. **Sincerely, Jeanna**



Put Your Family First with Family Secure Checking

LOOK AT OUR AMAZING FEATURES:

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 38,000 Surcharge Free ATM's
- No minimum balance required
- No transaction limits
- 5,800 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.*



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.

