



39692-NEWS-0423



Enjoy the ease of banking!

- 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

## KASASA

Cash Back Checking  
*is something to*  
**Chirp About**

Qualifying  
for  
**KASASA**  
Cash Rewards  
is Easy

Find Out More:  
**STOP IN,**  
**CALL 330.832.1371**  
**OR GO TO:**

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

## Do High Auto Loan Rates have your Feathers Ruffled?

*You May Qualify  
for a Lower Rate  
at FFCU*



If your current auto loan has become a BIRDen, Friends & Family Credit Union may be able to help get you out of the high-rate loan you are paying at another financial institution.

Getting Spring Fever for a new or used car, truck, or motorcycle? FFCU has outstanding rates, Terms up to 76 months, and no payment for 90 Days.

*Call one of our loan professionals at 330.832.1371 or stop by any of our three convenient locations to see if you qualify.*

*Offer applies to vehicles 2017 or newer. All rates and promotions are subject to change without notice. A processing fee of \$220.00 will be assessed. Loan rate is determined by term of loan and credit history.*

## Holly Can Help Make a Loan Sound like Music to your Ears

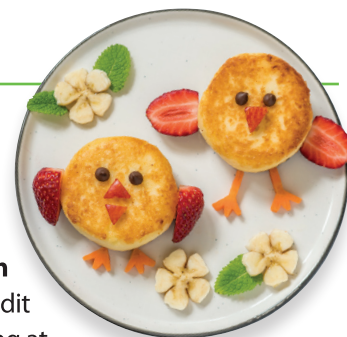


If you're in the market for a loan, stop by the Erie branch and ask for Holly, one of our trusted loan officers. Holly has been with Friends & Family for 12 years starting as a teller at the Federal location and moving to the Erie office in 2012 upon its opening. She transitioned to the Loan Department in 2013 as a loan processor and became a loan officer in 2021.

If you have any questions about the loan process, Holly can help get you the best rates and answer any questions to help make the loan process as easy as possible, or music to your ears. Holly has a degree in Music Education and plays the piano for services at Richville United Church of Christ. She also gives private piano lessons.

When asked what she loves about her current job, Holly replied, "it's nice being 'out front' interacting with members!"

## ANNUAL MEETING meet & tweet



**Join us on Sunday, April 23 at 1 pm** for the annual Friends & Family Credit Union brunch and business meeting at Executive Events Center, 5211 Tuscarawas St. West in Perry Township. The cost of the brunch is \$20 per member and \$30 per guest. To reserve your seat, complete the Annual Meeting Ticket Request below and return it to FFCU with payment by April 10, 2023.

### ANNUAL MEETING ticket request

Member Name \_\_\_\_\_

Number of Attendees \_\_\_\_\_

**Credit Union Member(s)** @ \$20 each=\$ \_\_\_\_\_ **Guest(s)** @ \$30 each=\$ \_\_\_\_\_

*Reservations and checks must arrive at the credit union no later than April 10, 2023.*

# ENJOY EGGceptional PERKS

with your Platinum  
Reward Mastercard

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!**



## High HELOC rates are for the birds!

*Enjoy Lower Rates with Friends & Family*

Spruce up your home this spring season  
with a Home Equity Line of Credit from  
Friends & Family Credit Union!

With our competitive rates you can update your landscaping, build a deck, or finally move forward with your plans on that additional room.

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.*

## HOP ON OVER NOW to Save on Your 2022 Taxes!

**Tax Day is quickly approaching,**

but there's still time to contribute to your 2022 taxes! If you already have a Friends & Family IRA, simply stop in to make your contribution by April 15, 2023. Don't have one?

No problem! 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.

**April 15 is right around the corner, so hop on it!**



FROM THE DESK OF  
Jeanna Costanzo, President / CEO



Dear Friends,

April showers bring blooming flowers and it's a great time to bloom your finances and learn more about our banking options here at Friends & Family Credit Union! Our knowledgeable staff can help you.

We can provide you with checking account opportunities that offer cash rewards, no monthly maintenance fees, and no transaction limits.

If you are contemplating 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 are available and ready to help you!

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

## You'll be all SMILES when you Sign up for FAMILY SECURE CHECKING

*Our security features will help you  
relax, knowing your family is safe:*

- 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  
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: 9 am-5 pm  
Saturday: 9 am-12 pm

### Downtown

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

Monday-Friday: 9 am-5 pm  
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.

