



MONEY

FRIENDS & FAMILY
CREDIT UNION

Matters\$

August 2013

There are benefits to being family.....

FAMILY ADVANTAGE from Friends and Family Credit Union!

Family Advantage offers 4 tiers of benefits to the members of your household based on your combination of loans, deposits, or investments with Friends and Family Credit Union. Whether you qualify for GOLD....or BRONZE....or SILVER... or even PLATINUM...with Family Advantage you could qualify to **RAISE** your rate on a Certificate....or **LOWER** your rate on a variety of loans such as vehicle loans and signature loans, **as well as a reduction on certain fees based on the benefits within your tier.** And 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?

FAMILY ADVANTAGE from Friends and Family Credit Union!



FAMILY ADVANTAGE PRICING

PLATINUM tier	GOLD tier	SILVER tier	BRONZE tier
\$40,000 and above in combined household loan and deposit balances	\$25,000-\$39,999.99 in combined household loan and deposit balances	\$15,000-\$24,999.99 in combined household loan and deposit balances	\$0-\$14,999.99 in combined household loan and deposit balances

CONTACT YOUR FRIENDS AND FAMILY CREDIT UNION PROFESSIONAL FOR DETAILS

***If member is 60 days or more delinquent, membership status will revert to BRONZE tier. Once delinquency is brought current, membership status will be updated at month end per reclassification program. Family Advantage Pricing Loan Discounts good on all loans except real estate loans, credit card loans, and tuition loans.

Mobile Banking

Mobile Money Management With Friends and Family Mobile Banking

Manage the money in your Friends and Family Credit Union accounts whenever and wherever you choose when you download our **Mobile Banking** to your Smart Phone or other device. Once installed, use it to securely manage your accounts, or transfer funds. **It's fast, easy, and FREE!** Visit our website today at www.friendsandfamilycu.com and click on the **Mobile Banking** banner to get started. You'll find a comprehensive user guide, or stop in or call us if you need assistance. Mobile Banking from Friends and Family Credit Union...you've got us in the palm of your hand.



Friends & Family VISA

Two Excellent Choices for Back to School shopping!

School is around the corner with lists for new clothes, and school supplies! For your back to school needs choose from two credit cards at Friends and Family Credit Union: **VISA Gold** and **VISA Classic**. A low, fixed **7.99% APR*** for a **VISA Gold** credit card and **12.99% APR*** for a **VISA Classic** credit card. **Both cards offer NO annual fees, NO balance transfer fees, and NO cash advance fees.** Start school shopping today!

Apply in person at our branch or online at www.friendsandfamilycu.com.

*Annual Percentage Rate

Holiday Closing: Labor Day: Monday, September 2nd

Call the credit union at 330-832-1371 for rates!

HARP Loan Program Mortgage Underwater?

Friends and Family New Loan Program Offers A Solution!

Until recently, if you owed more on your mortgage than your home is worth, you weren't able to take advantage of the historically low mortgage rates. Now, with a Home Affordable Refinance Program (**HARP**) from Friends and Family, you can reduce your monthly payments by locking into low fixed rates for 15, 20 or 30 years. The **HARP 2.0** is a lifesaver to anyone with an underwater mortgage. Call or stop in to see one of our loan specialists, who can help guide you through the refinance process. They can help you compare other mortgage types to the **HARP 2.0** so you can determine what's right for you.



**Annual Percentage Rate. Additional restrictions may apply. All rates and promotions subject to change without notice. No home value requirement. Loan rate is determined by term of loan and personal credit history. Subject to normal credit criteria and underwriting guidelines. Appraisal may be required. Processing fee of \$495.00. PMI may be required or transfer existing. All rates are subject to change without notice.*

Endless Possibilities with a Friends and Family HELOC

Smile and SAY YES to a **HELOC** from Friends and Family. It's the picture-perfect opportunity to open endless possibilities. The money from a Home Equity Line of Credit (**HELOC**) can be used when you want to use it and how you'd like to use it! **Use the money to pay for tuition, improve your home, buy a car, or pay off high interest rate credit cards.** With a fixed, low interest rate starting as low as **3.25% APR**, **no closing costs, no application fee, and no appraisal fee**, a Friends and Family **HELOC** is the right financial tool to make all of the possibilities in your life a reality! Call us today or stop in to get started on your dreams because anything is possible with a Friends and Family **HELOC**.

**APR = Annual Percentage Rate. 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. Sample monthly payment on the Standard Home Equity Line of Credit of \$15,000 at 3.25% APR would be approximately \$225. Sample monthly payment for an Interest Only Home Equity Line of Credit of \$15,000 at 3.25% APR for a term of the first 5 years would be approximately \$40.05.*

Get on Track to Incredible End of Summer Savings with an Auto Loan from Friends and Family



Feeling the need for speed?? Then get on the track today and head over to Friends and Family. We're offering incredible End of Summer Auto Loan rates!! Rates have been **REDUCED** from 2.49% APR* to **2.25% APR***. And this rate also applies to **Motorcycles!** And you can refinance your auto loan or motorcycle loan from another financial institution. Start the loan process now online at www.friendsandfamilycu.com and you'll be on the fast track to savings!



**APR = Annual Percentage Rate. Additional restrictions may apply. This offer applies to new vehicle loans, used vehicle loans and refinanced vehicle loans from other financial institutions. 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 2.25% APR would be approximately \$178.32. Loan rate is determined by term of loan and personal credit history.*

From the Desk of Nick Langenfeld, CEO

Dear Members,

Did you know that there is a movement in Washington to begin taxing credit unions as a part of an effort to reduce the federal deficit? **Yes, that would include Friends and Family Credit Union!** Credit Unions have had tax exempt status since the 1930s, but law makers could push them to pay taxes with new regulations! Credit unions are not-for-profit organizations and taxing them would be devastating! Credit unions exist to serve their members and are governed by a volunteer Board of Directors. Benefits of being a credit union member are better rates on loans, and lower fees for services. There are no stockholders to pay, like banks, so all profits are returned to their members. **You can help Friends and Family, and all credit unions, from being taxed by contacting our Ohio Senators and Representatives through the website www.DontTaxMYCreditunion.org.**

Thank you,
Nick



A tax on credit unions is a tax on you, our members!



NEW MAIN OFFICE

3920 Erie Street South
Massillon, Ohio 44646
Phone: 330-832-1371

OFFICE HOURS

Monday-Friday: 9:00am-5:00pm
Friday Drive-up open until 6:00pm
Saturday: 9:00am-12:00pm

DOWNTOWN DRIVE-THRU

46 Federal Avenue N.W.
Massillon, Ohio 44647
Phone: 330-832-1371

DRIVE-THRU HOURS

Monday-Thursday: 9:00am-5:00pm
Friday: 9:00am-6:00pm
No Saturday Hours

WALES SQUARE BRANCH

2056 Wales Road N.E.
Massillon, Ohio 44646
Phone: 330-832-1371

BRANCH HOURS

Monday-Friday: 9:00am-5:00pm
Friday Drive-up open until 6:00pm
Saturday: 9:00am-12:00pm

www.friendsandfamilycu.com