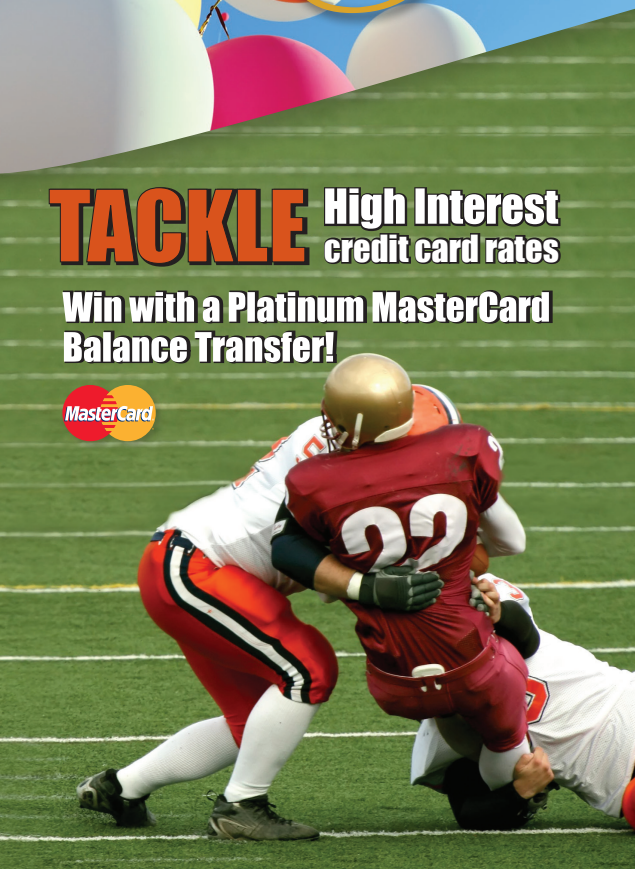


DOLLARS & Sense

TACKLE High Interest credit card rates

Win with a Platinum MasterCard Balance Transfer!



TRANSFER YOUR CREDIT CARD DEBT TO YOUR

**Friends & Family Credit Union
Platinum MasterCard**

BETWEEN

**August 1, 2017 - September 30, 2017
to take advantage of this great offer!**

4.99% APR OR **7.99% APR**
Until the Balance Transfer is Paid Off!

NO BALANCE TRANSFER FEES!

**Don't have a Friends & Family Platinum MasterCard?
APPLY FOR ONE TODAY!**

*Annual Percentage Rate. 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 August 1, 2017 - September 30, 2017 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.

FRIENDS & FAMILY CREDIT UNION



**UP
UP**
& GET AWAY
with a
**Home Equity
Line of Credit**
from FFCU

How about a family trip to Disney or a beach vacation? Perhaps you'd prefer to put in a pool, add a deck, buy new furniture, or update your kitchen. Maybe you need help paying for the wedding of your dreams or paying down your college tuition. Whatever you have been waiting for, you can have it with a HELOC from Friends & Family Credit Union!

Our HELOC rates are LOW and offer NO FEES, including NO application fee, NO appraisal fee, NO annual fee, and NO closing costs.

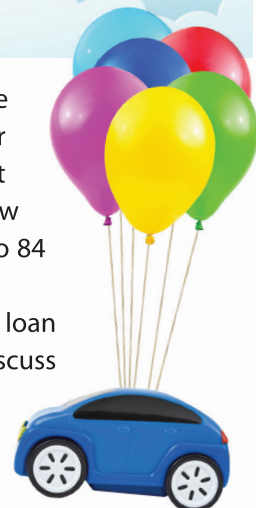
*APR = Annual Percentage Rate. HELOC rates are variable and are based on the PRIME RATE. If your HELOC is closed within 3 years, you will be assessed the closing costs. All rates and promotions are subject to change without notice.

STOP BY TODAY FOR DETAILS!

The Sky is the Limit with an Auto Loan from FFCU

Have you been looking at the less expensive vehicle on the lot? Well, perhaps something bigger and better would fit in your budget with a Friends & Family Credit Union Auto Loan! The sky is the limit with an FFCU new or used car, truck, or motorcycle loan with terms up to 84 months! Our rates are outstanding!

We invite you to stop and visit one of our loan professionals Tim, Chris, Howard, or Becky. They will discuss your options and put you in the ride you want at the rate and terms that you deserve! And you can re-finance that high interest vehicle loan from another financial institution at FFCU!



*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.

A Pre-Paid Reloadable Debit Card will make you smile!



FROM THE DESK OF
NICK LANGENFELD, CEO



Dear Members, It's hard to believe that Stark County schools will be back in session this month! For many of our members, that means purchasing new clothes, books, computers, school supplies, and other back- to-school items. At FFCU our Pre-Paid Reloadable Debit Card has become a back-to-school favorite, especially for parents of college students. A Friends & Family Credit Union Pre-Paid Reloadable Debit Card **is safer to carry than cash.** They are perfect for school purchases whether they are online, in person, or over the phone. You can use the card anywhere that VISA is accepted with the security that it's not tied to your checking or savings account. Pre-Paid Reloadable Debit Cards are convenient, controlled, accessible, and SECURE. For additional information, call and speak to our friendly staff.

Sincerely, Nick Langenfeld

Load - Spend - Reload...
so your wallet never runs on empty!

**PERFECT FOR
Travel, Teens &
Special Purchases!**

**CONVENIENT
CONTROLLED
ACCESSIBLE
& SECURE**

FAMILY SECURE CHECKING

Check Out these Features and Benefits:

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 23,000 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 \$4.95 monthly service charge!



**Insurance product is not a deposit; not American Share Insurance (ASI) insured; not an obligation of Credit Union; and not guaranteed by Credit Union or any affiliated entity. Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.*

**YOU GET MORE.... WITH FFCU'S
MOR(E)tgage Loan Program**

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

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

We take the uncertainty out of the secondary market complications. If you have questions, come see a mortgage expert at Friends & Family. If we don't know the answer, we know where to get it!

Our Menu of Loan Products:

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



Mark Your Calendars!

MEMBER APPRECIATION DAYS ARE AUGUST 17TH AND 18TH!

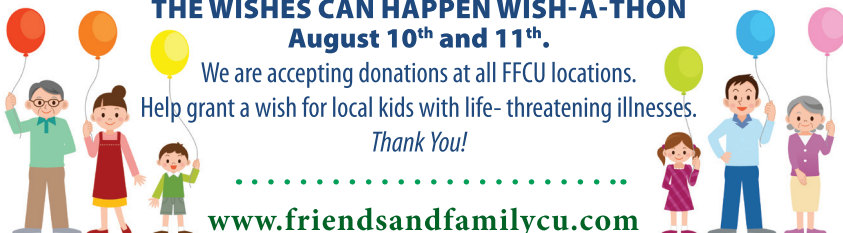
Stop by your nearest Friends and Family Credit Union location to enjoy refreshments, snacks, and giveaways.

Friends and Family proudly supports
THE WISHES CAN HAPPEN WISH-A-THON
August 10th and 11th.

We are accepting donations at all FFCU locations.
Help grant a wish for local kids with life- threatening illnesses.

Thank You!

www.friendsandfamilycu.com



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

Downtown

46 Federal Avenue 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

Wales Square Branch

2056 Wales Road N.E.
Massillon, Ohio 44646
Phone: 330.832.1371

Monday-Friday: 9 am-5 am
Friday: Drive-up open until 6 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.

