

# DOLLARS & Sense

## Let Unnecessary Payments Melt Away with a Platinum MasterCard!

Enjoy a LOW interest rate of **7.99% APR\*** or **12.99% APR\***. Additional benefits include no annual fees, no cash advance fees, and no balance transfer fees! Don't pay more – use your Friends & Family Platinum MasterCard to consolidate balances from high interest rate credit cards and eliminate unnecessary debt!

Start carrying a Platinum MasterCard from Friends & Family today by applying at a branch location or online at [www.friendsandfamilycu.com](http://www.friendsandfamilycu.com).

*\*APR = Annual Percentage Rate*



## IT'S COOL TO BE A PART OF OUR FAMILY!

### FAMILY ADVANTAGE from Friends & Family Credit Union!

Family Advantage offers 4 tiers of benefits to the members of your house-

hold based on your combination of loans, deposits, and investment balances. Whether you qualify for PLATINUM...GOLD...BRONZE...or SILVER...with Family Advantage you could qualify to RAISE your rate on a new certificate...or LOWER your rate on a variety of new 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? Call Friends & Family Credit Union for details.



## Sweeten your summer

### with a Home Equity Line of Credit from FFCU

Are you dreaming about an end-of-summer vacation or putting in a pool for next year? Maybe you need to start thinking about college tuition in the fall, or you're dreaming about your perfect wedding? No matter what sweet plans you have for the end of your summer, Friends & Family Credit Union can help you finance them with a Home Equity Line of Credit!

Our HELOC rates are low, with NO FEES to turn things sour. That means NO application fee, NO appraisal fee, NO annual fee and NO closing costs! Stop by today for details!

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## An AUTO LOAN from FFCU will have you Celebrating Summer



### Is it time for a vehicle upgrade?

You can ride in style this summer and all year long for less with an auto loan from Friends & Family Credit Union! Get loan terms up to 84 months on a new or used car, truck or motorcycle. Our rates are the hottest around!

Stop in today to visit one of our loan professionals: Tim, Kris, Bea or Becky. They'll tell you about your options and put you in the cool new ride for the rate and terms you deserve! You can even refinance another high-interest vehicle loan from another financial institution at FFCU!



**Perfect for teens, travel and special purchases.**

Load • Spend • Reload So you can shop without stressing!

CONVENIENT,  
CONTROLLED,  
ACCESSIBLE  
& SECURE



Treat Yourself with a Pre-Paid Reloadable DEBIT CARD!

FROM THE DESK OF  
**NICK LANGENFELD, CEO**



**Dear Member,** Wow! It's August and soon Stark County schools will be back in session! 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**

**IT'S ALWAYS SUNNY IN STARK COUNTY**  
with FFCU's Mortgage Loan Program



Before choosing a lender for your next mortgage, check out the sweet advantages you have with Friends and 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 FFCU. If we don't know the answer, we know where to get it!

**Our List of Loan Products:**

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



Friends and Family Credit Union proudly supports the

**'Wishes Can Happen'**  
**Wish-A-Thon • August 9<sup>th</sup> & 10<sup>th</sup>**

We will accept donations at all FFCU locations. Help grant a wish for local children battling life-threatening illnesses. **THANK YOU!**



#110826500



**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

**Acme Fresh Market at the Hillsdale Shopping Center**

2905 Whipple Ave. NW  
Canton, Ohio 44708  
Phone: 330.832.1371

Monday-Friday: 10 am- 6 pm  
Saturday: 9 am - 1 pm



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

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.



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