

DOLLARS & Sense



August
2019

39692-NEWS-0819



Brighten YOUR Summer

with a Friends & Family Credit Union Home Equity Line of Credit

Thinking about putting in a pool or going to the beach? Wanting to add a deck, put in a firepit, or remodel your kitchen? Wondering how to afford the wedding of your dreams or pay down your college tuition?

We can make it happen 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.

Stop by 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.



Before choosing a lender for your mortgage, check out what we can offer at Friends & Family Credit Union.

- Competitive rates
- Low closing costs

- Knowledgeable & experienced loan officers
- Payments accepted locally

We have a variety of loan options to fit every individual's need.

Our mortgage experts will help take away the uncertainties you may have when working through the loan process.

MENU OF LOAN PRODUCTS:

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

WHY LET YOUR interest grow?



With a Platinum MasterCard you can make your long-term financial goals achievable!

Enjoy a LOW interest rate of 7.99% APR* or 12.99% APR* with a Platinum MasterCard from FFCU.

No annual fee, NO cash advance fees, and NO balance transfer fees make long-term financial goals achievable! Use the card to consolidate balances from high interest rate credit cards and eliminate unnecessary debt!

Today is the day to start carrying a Platinum MasterCard from Friends & Family! Apply at any location or online at www.friendsandfamilycu.com.

**APR= Annual Percentage Rate*

A Summer Auto Loan You'll Love AT FFCU



Get a new or used vehicle loan from Friends & Family Credit Union with rates as low as 3.99% APR* up to 60 months. That includes cars,

trucks, boats, campers, or motorcycles. And, if you're stuck with a heavy, high interest vehicle loan from another financial institution...consider refinancing at FFCU and drive home some serious savings!

At Friends & Family Credit Union, we're ready to help you get your new ride for less!

Call us at 330.832.1371 for your rate or stop in today to get started!

**APR= Annual Percentage Rate. Additional restrictions may apply. This offer applies to new vehicles and used vehicles refinanced from other institutions. All rates and promotions subject to change without notice. A processing fee of \$190 will be assessed. Sample monthly payment of a \$12,000 loan for 60 months at 3.99% APR would be approximately \$221.00. Loan rate is determined by term, year of vehicle and personal credit history.*

www.friendsandfamilycu.com

**Pre-Paid
Re-Loadable
Debit Cards**

LOAD
SPEND
RELOAD

*Perfect for Summer
Travel & Back to School!*

CONVENIENT • CONTROLLED • ACCESSIBLE & SECURE

FEEL SECURE with
Family Secure Checking

Check out these
Features & Benefits:

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 33,000 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 \$5.95 monthly service charge!

**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.*

Bring a Friend into the Family

From the Desk of Nick Langenfeld, CEO



Dear Members,

August brings warm weather, sunshine, and back to school! Many of our members will soon be purchasing new clothes, books, computers, and school supplies. 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 or stop by any of our locations and speak to our friendly staff.

Sincerely, Nick



You'll find many advantages of Friends & Family Credit Union Family Advantage program! We offer 4 tiers of benefits to the members of your household based on your combination of loans, deposits, and investment balances.

Whether you qualify for BRONZE... SILVER...GOLD... or PLATINUM... you may 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 receive a reduction on certain fees based on the benefits within your tier. 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?

Friends & Family Credit Union proudly supports
The 'Wishes Can Happen' Wish-A-Thon
August 8th & 9th

We will accept donations at all FFCU locations.
Help make a wish come true for local children battling life-threatening illnesses.

Thank you!



FRIENDS & FAMILY CREDIT UNION BRANCH INFORMATION

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

Acme Fresh Market at the Hillsdale Shopping Center

2905 Whipple Avenue N.W.
Canton, Ohio 44708
Phone: 330.832.1371

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

www.friendsandfamilycu.com

