

AUGUST 2021

# dollars & sense.



39692-NEWS-0021

## Want To Pay Down College Debt? YOU BET... with Home Equity Line of Credit

If you'd like help with college tuition debt, a getaway vacation, or furniture for that recently remodeled home, 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.*

## KASASA ADDS UP TO CASH REWARDS

- + 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



**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)



**"Firsts"** are more special with a mortgage loan from FFCU

**First House...**  
**First Day of School...**  
**First Mortgage Loans...** are easier with Friends & Family Credit Union!

### Checkout what we can offer before choosing a lender for your mortgage.

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

#### 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

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.

## driving home a good DEAL

for your student with a low rate auto loan

**As Low As 2.49% APR\***



UP TO 76 MONTHS • NO PAYMENT FOR 90 DAYS

**OFFER APPLIES TO: CARS • TRUCKS • MOTORCYCLES • BOATS**

\*APR=Annual Percentage Rate Additional restrictions may apply. This offer applies to vehicle loans 2015 and newer, as well as refinanced vehicle loans from another financial institution. 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 2.49% APR would be \$178.93. Loan rate is determined by term of loan and personal credit history.



## Pre-Paid Re-Loadable Debit Cards

Load • Spend • Reload

Perfect for Summer Fun & Back-To-School!

CONVENIENT  
CONTROLLED  
ACCESSIBLE & SECURE

FROM THE DESK OF **Nick Langenfeld, CEO**

Dear Friends,

At Friends & Family Credit Union, our **Pre-Paid Reloadable Debit Card** has become a back-to-school favorite, especially for parents of college students. It is easy and convenient to purchase new clothes, books, computers, and school supplies. A Friends & Family Credit Union **Pre-Paid Reloadable Debit Card** is convenient and much safer to carry than cash - perfect for school purchases whether they are online, in person, or over the phone. A Friends & Family Credit Union **Pre-Paid Reloadable Debit Card** can be used anywhere that VISA is accepted with the security that it is 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 locations and speak to our friendly staff.

Sincerely, Nick



There are Plenty of Reasons to Join!

REASON #1  
Family Secure Checking

### Here are the Features and 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.

### FAMILY ADVANTAGE offers FOUR TIERS OF BENEFITS

With FFCU's Family Advantage program you may qualify to **RAISE** your rate on a new certificate... or **LOWER** your rate on a variety of new loans including vehicle loans and signature loans. You can receive a reduction on certain fees based on the benefits within your tier - PLATINUM...GOLD...SILVER...OR BRONZE!

Tiers of benefits to the members of your household are based on your combination of loans, deposits, and investment balances. 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

*'Wishes Can Happen'*  
WISH-A-THON  
AUGUST 12TH & 13TH

We will accept donations at all FFCU locations.

Help make a wish come true for local children battling life-threatening illnesses.

Thank You!



#### 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

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

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

Monday-Friday: 10 am-6 pm  
Saturday: 9 am-1 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 pm  
Saturday: 9 am-12 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.

