

AUGUST 2022

dollars & sense.

COMING SOON!
**OUR NEW
ONLINE
BANKING**
watch for
**details ON
OUR website**



39692-NEWS-0822



A FFCU Home Equity Line of Credit **WILL MAKE YOU SMILE**

Looking for help with college tuition debt, hoping to take a getaway vacation, wanting to update your kitchen? 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.

Found the **HOUSE** of your **DREAMS?**

Checkout what Friends & Family Credit Union can offer before choosing a lender for your mortgage.



Friends & Family offers:

- Competitive rates
- Low closing costs
- Knowledgeable and 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 FFCU Loan Products:

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

See what is so
great about

KASASA CASH REWARDS



find out
more:

- 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!*

**Stop in, call 330.832.1371 or
go to www.friendsandfamilycu.com**

When Checking Out Your Next Vehicle Purchase...



Head to FFCU for Low Auto Loan Rates

Put your auto loan payments behind you FOR 90 DAYS!

Stop in today or give us a call, to ask about our low rates!

All rates and promotions subject to change without notice. A processing fee of \$190 will be assessed. Loan rate is determined by term of loan and personal credit history.



**STAND TALL,
load, spend,
& reload!**

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

*Now what's not to
get excited about?*

CONVENIENT

CONTROLLED

**ACCESSIBLE
& SECURE**

FROM THE DESK OF Jeanna Costanzo, President /CEO

Dear Members,

At Friends & Family Credit Union, our Pre-Paid Reloadable Debit Card is a big favorite! It's great for controlled spending, family vacations, and parents love it for their teens and college age students! A Friends & Family Credit Union Pre-Paid Reloadable Debit Card is convenient and much safer to carry than cash whether on-line, in person, or over the phone. It can be used anywhere that VISA is accepted with the security that it is not tied to your checking or savings account.

If you are considering a Pre-Paid Reloadable Debit Card for a member of your family, call or stop by any of locations and speak to our friendly staff.

**Happy August,
Jeanna**



**Your Family
WILL BE
Very Secure
with FFCU
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
- 38,000 Surcharge Free ATM's
- No minimum balance required
- No transaction limits
- 5,800 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.*

**Experience the Benefits of FFCU's
FAMILY ADVANTAGE PROGRAM**

FFCU's Family Advantage program offers Four Tiers of Benefits!

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?

**15TH ANNUAL
Wish-A-Thon**
Springbrook Plaza
August 11th & 12th

FRIENDS & FAMILY CREDIT UNION IS A PROUD SPONSOR!

Donate at any of our three convenient locations or stop out at the Wish-A-Thon at our FFCU "Drive Thru"!

Be A Hero for local children with life threatening illnesses!

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.

