



**16th Annual Wish-A-Thon**  
Springbrook Plaza • August 10th & 11th

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!**

Well Wishes & Many Thanks to Bea



We want to wish one of our family farewell in her upcoming retirement! Bea has been with Friends & Family Credit Union for 11 years and has become a friend to many. Bea came to FFCU in 2012, beginning her FFCU career at the Wales Branch. Over the years, she has also worked at the ACME office and then transitioned into the Erie Street Branch, where she is currently located.

What memory has stood out to Bea over the past decade with Friends & Family? All of them! "Banking is very interesting. There is always something new and every day is different. Each member is unique. I have so many good memories with the Credit Union, and I have made some good friends with the staff and the members."

After retirement, Bea plans to spend time with the people who are most important to her – her family and friends, especially her grandchildren. She also plans on doing some traveling and enjoying what this next chapter brings. Congratulations Bea! Stop by the Erie Branch to wish her well!

**KASASA**  
benefits ARE



A-maize-ING

- 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 simple.  
FIND OUT MORE  
STOP IN, CALL 330.832.1371, OR GO TO  
[WWW.FRIENDSANDFAMILYCU.COM](http://WWW.FRIENDSANDFAMILYCU.COM)



When a **Safe & Reliable Vehicle** IS A TOP PRIORITY, Let **FFCU Help.**



Friends & Family Credit Union's auto loans may help ease the pressures of buying a new vehicle. We offer low rates with no payments for 90 days! Stop in or give us a call today to see if you qualify!

## FFCU Reloadable Debit Cards are **POPPIN'!**

The convenience of a credit card with security and no over-spending!  
It's so easy...

**LOAD**  **SPEND**  **RELOAD!**



FROM THE DESK OF  
Jeanna Costanzo, President / CEO



Dear Members,

A new school year is around the corner and college students are heading back soon. At Friends & Family Credit Union, our Pre-Paid Reloadable Debit Card is a favorite with parents and grandparents! It's a controlled and secure option for young adults who may be learning responsible spending. A Friends & Family Credit Union Pre-Paid Reloadable Debit Card is convenient and 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 our three locations and speak to our friendly staff.

**Happy August, Jeanna**

## We've got your back with **FFCU FAMILY SECURE CHECKING**



### Features & Benefits Include:

- 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 is a personal identity theft protection service available to account owner(s) and their family. Family includes spouse, persons qualifying as domestic partners, 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.

## MORTGAGE LOANS *that are* **MUSIC** *to your* **EARS**

If complicated processes have you frustrated and dreading buying your home, stop by Friends & Family Credit Union. Our friendly and knowledgeable mortgage experts make mortgage loans easier! We have a variety of loan options to fit every individual's need.

### At FFCU, we offer:

- Competitive rates
- Low closing costs
- Knowledgeable and 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



## FFCU HELOC RATES ARE HOT

Is it time to purchase a new grill? Are you hoping to take a vacation before the end of the summer? Are college tuition payments a concern?

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.*

### Main Office

3920 Erie Street South  
Massillon, Ohio 44646  
Phone: 330.832.1371

Monday-Friday: 9 am-5 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: 9 am-5 pm  
Saturday: 9 am-12 pm

### Downtown

46 Federal Ave. N.W.  
Massillon, Ohio 44647  
Phone: 330.832.1371

Monday-Friday: 9 am-5 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.

