

DOLLARS & Sense

back to SCHOOL with VISA

New clothes...school supplies...the list goes on and on! Two excellent choices for back to school shopping are **VISA® Gold** and **VISA® Classic**. For your back to school needs, choose from two credit cards at Friends & Family Credit Union: **VISA® Gold** and **VISA® Classic**. A low, fixed **7.99% APR*** for a **VISA® Gold** credit card and **12.99% APR*** for a **VISA® Classic** credit card. **Both cards offer NO annual fees, NO balance transfer fees, and NO cash advance fees.** Start school shopping today! **Apply in person at our branch or online at www.friendsandfamilycu.com.**



- VISA Gold fixed 7.99% APR*
- VISA Classic fixed 12.99% APR*

* Annual Percentage Rate

FRIENDS & FAMILY CREDIT UNION



NEW RIDE as low as...1.99%

You can reduce the rate on your vehicle loan for as low as **1.99% APR!**

Friends & Family Credit Union offers low monthly payments on your new or used vehicle or motorcycle loans.

When you finance with us, you will receive great rates as low as **1.99%**

APR* up to 72 months. Additional terms also available up to 84 months. **You can refinance your car, truck or motorcycle loan from another financial institution and reduce your monthly payment!** Stop in today to get started.

*APR = Annual Percentage Rate. Additional restrictions may apply. This offer applies to new vehicle loans, used vehicle loans and refinanced vehicle loans from other financial institutions. 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 1.99% APR would be approximately \$176.95. Loan rate is determined by term of loan and personal credit history.

REALIZE YOUR WISH LIST with A Home Equity Line of Credit from Friends & Family Credit Union

Maybe you're in a tight spot with bills, some much needed home renovations, college tuition, or could enjoy a second honeymoon... with a **HELOC** from Friends & Family Credit Union, you can live the American Dream! With a **HELOC**, the possibilities are endless. Our **HELOC** interest rates are outstanding... as low as **3.25% APR***! There are **NO closing costs... NO appraisal fees... NO application fees... and NO annual fees!** Don't put your dreams on hold – make them a reality with a **Home Equity Line of Credit** from Friends & Family Credit Union!



*APR = Annual Percentage Rate. HELOC rates are variable and are based on the PRIME RATE. If your HELOC is closed within three years, you will be assessed the closing costs. All rates and promotions are subject to change without notice. Sample monthly payment on the Standard Home Equity Line of Credit of \$15,000 at 3.25% APR would be approximately \$225. Sample monthly payment for an Interest Only Home Equity Line of Credit of \$15,000 at 3.25% APR for a term of the first five years would be approximately \$40.05.



PRE-PAID

Re-Loadable Debit Card

Check it Out!

Perfect for your
Teens, Travel
& Special
Purchases

FROM THE DESK OF
NICK LANGENFELD, CEO



Dear Members, At Friends & Family Credit Union, we strive to offer products designed to give you convenience, security, and peace of mind. Our **Pre-Paid, Reloadable Debit Cards** are one of these products. A Friends & Family **Pre-Paid, Reloadable Debit Card** is safer to carry than cash. They are perfect for travel, special purchases, and everyday purchases whether you make those purchases online, in person, or over the phone. You can use the card anywhere VISA is accepted with the security that it's not tied to your checking or savings account. And it is a great money management tool for the teen or college student in your life. **Pre-Paid, Reloadable Debit Cards**...Convenient, Controlled, Accessible, and SECURE. For additional information, call and speak to one of our friendly staff.

Sincerely, Nick Langenfeld

- CONVENIENT
- CONTROLLED
- ACCESSIBLE & SECURE

Opening the Door TO THE AMERICAN DREAM

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

Check Out our Menu of Loan Products

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

There are benefits to being family...

FAMILY ADVANTAGE from Friends & Family Credit Union!

Family Advantage offers four tiers of benefits to the members of your household based on your combination of loans, deposits, and investment balances. Whether you qualify for GOLD...or BRONZE...or SILVER...or even PLATINUM...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.

www.friendsandfamilycu.com/familyadvantage

FAMILY SECURE CHECKING Features and Benefits:



- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 23,000 Surcharge Free ATMs
- 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 \$4.95 monthly service charge!

*Insurance product is not a deposit; not American Share Insurance (ASI) insured; not an obligation of Credit Union; and not guaranteed by Credit Union or any affiliated entity. Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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 Drive-Thru

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

Monday-Thursday: 9 am-5 pm
Friday: 9 am-6 pm
No Saturday Hours

Wales Square Branch

2056 Wales Road N.E.
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



www.friendsandfamilycu.com