

DOLLARS & Sense



From the Desk of Nick Langenfeld, CEO

RE-LOADABLE DEBIT CARDS HERE NOW!

CONVENIENT

- Perfect for travel, special purchases, and everyday expenses
- Flexibility to make purchases in person, online and over the phone
- No credit history required



CONTROLLED

- Great money management tool for teens and college students
- Helps you regulate your spending to what is only on the card
- Keeps track of your balances online

ACCESSIBLE & SECURE

- Use at any place Visa is accepted
- Safe cashless options – not tied to your checking or savings account
- Peace of mind-If card is compromised; access is limited to amount on card.

Now you can get all of the ease, convenience, and safety of plastic without the risk of debt with a Pre-Paid Re-Loadable Debit Card from Friends and Family Credit Union. The Pre-Paid and Re-loadable debit card is cleared through the Visa network and can be used worldwide at any location that accepts Visa. You choose the amount you want to load onto your card, so you are in control of the amount you spend. When the money on the card runs low, just load some more money on the card instantly and continue to use the card. You can set up deposits to the card so there will be no monthly maintenance fees or loading fees.

www.friendsandfamilycu.com

During this festive time of year, the Staff, Board of Directors, and myself extend wishes to all of you for a very Merry and Joyous Holiday Season and a Happy and Prosperous New Year.

It's a great time to thank our members who have supported the credit union through another great year of members helping members meet their financial needs.

Our membership co-operative works when our members deposit money in savings products that provide money to be loaned to another member. This is what we do in the most simplistic sense. "People helping people is the credit union way."

We look forward to another year of "sharing" at Friends and Family Credit Union.

Sincerely, Nick

Just in the "Nick" of Time Outstanding rates on Vehicle Loans And, NO Payment for 90 Days!!

Wrap up some holiday savings with a new or used vehicle loan from Friends and Family Credit Union. "Just In the Nick of Time"... **FFCU is offering vehicle loans with rates as low as 2.69% APR* and NO Payment for 90 Days!!** This special ho, ho, holiday rate also applies to vehicle loans from another financial institution that you can refinance at Friends and Family Credit Union.

Take time out from playing reindeer games and apply for your new or used vehicle loan or refinance by applying online at www.friendsandfamilycu.com or calling the credit union before December 31, 2014.

*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 are subject to change without notice. A processing fee of \$190 will be assessed. Sample monthly payment of \$12,000 loan for 72 months at 2.69% APR would be approximately \$180.66. Extended terms are also available up to 84 months. Loan rate determined by term of loan and personal credit history.



Hooray, Hooray! It's SKIP-A-PAY!

Friends and Family Credit Union's popular Skip-a-Pay program allows qualified members to skip November or December monthly payments on certain loans. Look for the details in a mailing that you already received!



Cash-In this Holiday Season with Surcharge-Free ATMs

Don't pay ATM surcharge fees this holiday shopping season! You'll save time and money when you plan to use your Friends and Family Credit Union Debit / ATM card at an ATM within the MoneyPass® or Alliance One ATM networks. To find these ATMs, visit our website at www.friendsandfamilycu.com.



Make the Holidays Merrier! with a Friends & Family CU HELOC

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With a Home Equity Line of Credit (HELOC) from Friends and Family CU, you can put a little extra jingle in your wallet this holiday shopping season!

Our **HELOC** has a rate as low as **3.25% APR***, and **NO FEES**

(no application fees, no appraisal fees, no annual fees and no closing costs). It's the perfect holiday present for you, and the perfect way for you to make your holiday wishes come true. A HELOC from Friends and Family CU is a revolving line of credit based on the equity on your home. You borrow what you need, when you need it, and pay interest only on what you borrow. Use the cash from the HELOC to pay for every thing under the tree - or use it for a once-in-a-lifetime surprise like a new car, a diamond ring, or a winter getaway. Before you start your holiday shopping, see us to start a HELOC. It's the easiest way to make everyone's holiday merrier!

*APR = Annual Percentage Rate. 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. 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 5 years would be approximately \$40.05.

Holiday Closings



Christmas Eve, Wednesday, Dec. 24th
(all offices open until 12 noon)

Christmas Day, Thursday, Dec. 25th

New Year's Eve, Wednesday, Dec. 31st *(all offices open until 12 noon)*

New Year's Day, Thursday, Jan. 1st



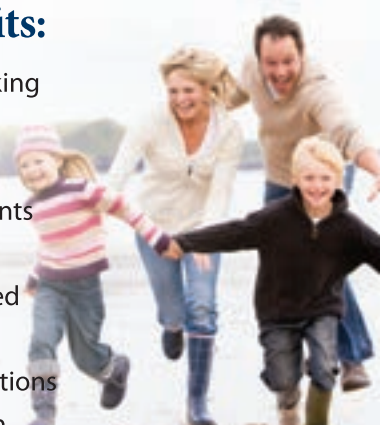
Add VISA® to Your Wish List!

What's one of the best presents you could give yourself this holiday season? How about a chance to save money for year! And, as the saying goes, "A penny saved is a penny earned!" A VISA® credit card from Friends and Family does just that: Our Visa® Gold credit card has a **LOW** rate of **7.99% APR*** and our VISA® Classic credit card carries a **LOW** rate of **12.99% APR***. With our VISA®'s no annual fees, no cash advance fees and no balance transfer fees, those are like the stocking stuffers to the presents under the tree. Plus, you can transfer your balance from a card from another financial institution with a higher rate to our VISA®! Give the gift that keeps on giving: A Friends & Family CU Gold or Classic VISA®! Apply today in person or online at www.friendsandfamilycu.com.

Annual Percentage Rate Visa Gold Low Rate 7.99% APR Visa Classic Low Rate 12.99% APR*

FAMILY SECURE CHECKING IS HERE Features and Benefits:

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 23,000 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 only 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

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