

December
2016

DOLLARS & Sense

FRIENDS & FAMILY
CREDIT UNION

We Wish You A Merry Christmas!

From the Desk of Nick Langenfeld, CEO

Dear Friends,

It's the season of spreading good wishes to those who mean so much to us! At Friends & Family Credit Union that means you!

The Staff, Board of Directors, and myself wish you a very Merry and Joyous Holiday Season and a Happy and Prosperous New Year. Thank you for joining us to make the holidays brighter by joining us, along with "A Community Christmas"; to make the holidays brighter by donating coats and gifts to help those in need. Just like our membership co-operative which 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 & Family Credit Union. *Sincerely, Nick*



You'll Be Home for Christmas

with a **LOW Rate Mortgage** from
Friends & Family Credit Union



Before choosing a lender for your next mortgage, checkout 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 Friends & Family mortgage expert. If we don't know the answer, we will get it for you!

**Call of visit with one of our loan specialists...
Tim, Chris, Howard, or Becky.**

Check out our Menu of Loan Products

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

Jolly Old St. Nicholas is in the "Nick" of Time with Outstanding Rates on Vehicle Loans

Jolly Old St. Nick knows when you been naughty or nice! And, since you've been nice, Nick is **offering jolly good vehicle loan rates as low as 1.99% APR* with terms up to 48 months!** This special holiday rate also applies to vehicle loans from other financial institutions that you can refinance at Friends and Family Credit Union!

Apply online at www.friendsandfamilycu.com
or call FFCU before December 31, 2016.

*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 48 months at 1.99% APR would be approximately \$260.29. Sample monthly payment of a \$12,000 loan for 72 months at 2.24% APR would be approximately \$178.27.

Loan rate is determined by term of loan and personal credit history.



Hooray, Hooray! for SKIP-A-PAY!

Friends & 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 received in October!

www.friendsandfamilycu.com

Do You Hear What I Hear? You Heard Right!

You don't have to pay ATM surcharge fees this holiday shopping season!

Save time and money when you plan to use your Friends & Family Credit Union Debit / ATM card at an ATM with the MoneyPass® or Alliance One ATM networks.

To find these ATMs, visit our website at www.friendsandfamilycu.com.



JOY to the World this Holiday Season!

LOAD, SPEND, and RELOAD Your Pre-Paid Reloadable Debit Card!

Your wallet will never be empty! 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. A Visa prepaid card works just like a debit card 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.

CONVENIENT

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

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

- Get cash when you need it at more than a million ATMs worldwide
- Safe cashless options – not tied to your checking or savings account

Santa Claus is Coming to Town & Making your Holidays Merrier with a Friends & Family CU Home Equity Line of Credit

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

Our HELOC rates are low and have 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 & 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 everything 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.

Holiday Closings



Christmas Eve: Saturday, December 24
(all offices open until 12 Noon)

Monday, December 26

New Year's Eve: Saturday, December 31
(all offices open until 12 noon)

Monday, January 2

Hark The Herald Angels Sing

here are the Benefits of Family Secure Checking

- 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 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-12pm

Downtown

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

Monday-Friday: 9 am-5am
Friday: Drive-up open until 6 pm
No Saturday hours

Wales Square Branch

2056 Wales Road N.E.
Massillon, Ohio 44646
Phone: 330.832.1371

Monday-Friday: 9 am-5am
Friday: Drive-up open until 6 pm
Saturday: 9 am-12pm

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.

