

# DOLLARS & Sense

holiday  
happiness

## A LOW Rate Mortgage from Friends & Family Credit Union

Check out the advantages you have with a Friends & Family Credit Union Mortgage Loan before choosing a lender for your next mortgage.

- Competitive rates
- Low closing costs
- Knowledgeable & experienced loan officers
- Payments accepted locally

There is no uncertainty with secondary market complications with Friends & Family.

## Call or visit with one of our loan specialists...Tim, Kris, Bea, 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
- Home Improvement



## From the Desk of Nick Langenfeld, CEO

Dear Friends,

The Staff, Board of Directors, and I wish you a Joyous Holiday Season and a Happy and Prosperous New Year!

We are so fortunate to have you as members of Friends & Family Credit Union! So many of you have helped those in need in Stark County by participating in our Coats for Christmas and Giving Tree campaigns.

Those of you with savings products enable others to be able to take a loans. So you can see, "people helping people is the Friends & Family Credit Union way."

We look forward to another year of serving you at Friends & Family Credit Union.

Sincerely,  
Nick



## JUST in the "NICK" of TIME

### 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 with terms up to 84 months!

Don't forget, you can refinance your "Bah - Humbug" high interest loan

from another financial institution with NO PAYMENTS UNTIL FEBRUARY 2019!

Stop at any of our three convenient locations including our NEWEST location at the ACME FRESHMARKET on Whipple Avenue NW.

## Dash-A-Way 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.

If you missed the details in the Skip-A-Pay mailing sent in October, please contact us for more information today!



## NO Surcharges for the Holidays!

Save time and money when you use your Friends & Family Credit Union Debit / ATM card at an ATM with the MoneyPass® or Alliance One ATM networks this holiday shopping season!



To find ATM locations, visit our website at [www.friendsandfamilycu.com](http://www.friendsandfamilycu.com).

## Wrap Up 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 Branch 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.*

### Holiday Closings:

**CHRISTMAS DAY:**  
Tuesday, December 25

**NEW YEAR'S DAY:**  
Tuesday, January 1

## Pre-Paid Reloadable Debit Card!

**LOAD, SPEND, RELOAD & SHOP, SHOP, SHOP!**

Get all of the ease, convenience, and safety of plastic without the risk of debt with a Pre-Paid Reloadable Debit Card from Friends & Family Credit Union. Your wallet will never be empty! 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
- Regulate your spending to what is only on the card
- Keep 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



## HOLIDAYS are BRIGHTER

with a Home Equity Line of Credit from Friends & Family Credit Union



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 way for you to brighten up the holiday shopping season!

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 treat like a new car, a diamond ring, or a winter getaway.

Your holidays just got better and brighter with HELOC from Friends & Family Credit Union.

*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.*

### FRIENDS & FAMILY CREDIT UNION BRANCH INFORMATION

#### 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

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

#### Acme Fresh Market at the Hillsdale Shopping Center

2905 Whipple Avenue N.W.  
Canton, Ohio 44708  
Phone: 330.832.1371

Monday-Friday: 10 am-6 pm  
Saturday: 9 am-1 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.

[www.friendsandfamilycu.com](http://www.friendsandfamilycu.com)

