

DOLLARS & Sense



Season's Greetings

FROM THE DESK OF
Nick Langenfeld, CEO

Dear Friends,

From the Staff, Board of Directors, and myself, we wish you a Very Merry and Joyous Holiday Season and a Happy and Prosperous New Year!

So many of you have helped us make the holidays brighter by participating in our Coats for Christmas and Giving Tree campaigns to help those in need in Stark County.

People helping people is what we do!

We are so privileged to have you as members of Friends & Family Credit Union. Your savings products enable others to be able to take a loan. So, you can see, "people helping people is the Friends & Family Credit Union way."

We look forward to another year of "helping people" at Friends & Family Credit Union.

Sincerely, Nick



Home for the Holidays

With a FFCU LOW Rate Mortgage

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. If you have questions see a Friends & Family mortgage expert.

Call or visit with one of our loan specialists...Tim, Kris, Bea, or Becky.

Checkout 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



Just in the "Nick" of Time

Outstanding Rates on Vehicle Loans

Ready to Ride out 2019 on a New Vehicle, Used Vehicle, Boat or Motorcycle?

Jolly Old St. Nick is offering jolly good vehicle loan rates! Right now, you can receive rates as low as 3.49% APR for 76 months! Shorter terms are available for 3.15% APR for 48 months.

Want to get out of a high interest loan from another financial institution? Talk to us about additional rates to refinance that high interest loan.

Stop in today or give us a call!

*APR=Annual Percentage Rate. Additional restrictions may apply. This offer applies to vehicle loans 2013 and newer, as well as refinanced vehicle loans from another financial institution. 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 76 months at 3.49 APR would be \$176.21. Loan rate is determined by term of loan and personal credit history.

⊕ TO HELP YOU Save ⊕ CHECK OUT 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 Skip -a-Pay details in the mail, please contact us for more information.



JOIN US FOR A
REFLECTIONS OF ITALY
 10-DAY TOUR

Friends & Family Credit Union, along with Palmer Vacations and Collette Tours, is offering you an amazing vacation opportunity: Reflections of Italy, a 10-day tour. You'll travel to Rome, Assisi, Siena, Florence, Murano, Tuscany, Venice, and more. Reflections of Italy is September 16 to 25, 2020.



To find out more information or to come aboard, contact Palmer Vacations at 330.966.2252 or email todd@palmervacations.com.

making  spirits
BRIGHT

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

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 put a little extra jingle in your pocket this holiday shopping season!

A HELOC from Friends & Family CU is a revolving line of credit based on the equity of 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.

Your holidays just got better with a HELOC 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 3 years, you will be assessed the closing costs. All rates and promotions are subject to change without notice.*

Holiday Closing:

Christmas Day: Wednesday, December 25

New Year's Day: Wednesday, January 1

Tis' the Season
 of a Pre-Paid Reloadable Debit Card!



LOAD • SPEND • RELOAD & SHOP • SHOP • SHOP!

Get all 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
- 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

Celebrate the Holidays with the Benefits of **FAMILY SECURE CHECKING**



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

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
 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
 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

