

DECEMBER 2021

dollars & sense.



39692-NEWS-121



KASASA Checking offers our members:

- Monthly CASH REWARDS for simply using your Debit Card!
- No Monthly maintenance fee EVER!
- REFUNDS on ATM withdrawal fees NATIONWIDE
- And, it's FREE!!

Sound great, right? Find out more...stop in, call, or go to www.friendsandfamilycu.com!



Santa is on his way and you can be to with a low rate on a new or used car, truck, or motorcycle loan. Friends & Family Credit Union has incredible rates as LOW as 2.49% APR* up to 76 months and No Payment for 90 Days!

REFINANCE YOUR EXISTING VEHICLE LOAN WITH FRIENDS & FAMILY CREDIT UNION. These rates also apply to vehicle loans from other financial institutions. You're just in the Nick of Time to refinance!

Apply online at www.friendsandfamilycu.com or by calling or visiting any office, today!

*APR=Annual Percentage Rate. Additional restrictions may apply. This offer applies to vehicle loans 2015 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 72 months at 2.49% APR would be \$178.93. Loan rate is determined by term of loan and personal credit history.

Christmas FAST CASH LOAN

Simply apply in person or online for your Christmas Fast Cash of

\$1,500.

9.99% APR*

Now, that's some cash that could make a great Christmas!

NO PAYMENT FOR 90 DAYS

*APR=Annual percentage rate. Additional restrictions may apply. All rates and promotions subject to change without notice. Sample monthly payment for a \$1,500 loan at 9.99%APR for 18 months would be \$90.10. Approval based on normal underwriting criteria including credit history and income.

More Cash for Gift Giving with Skip-A-Pay

Friends & Family Credit Union's Skip-A-Pay program allows qualified members to skip November or December monthly payments on certain loans so you'll have money to spend for the holidays!

Details have been mailed. For additional information, please call 330.832.1371 – Option 4.

WE CAN HELP YOU settle in

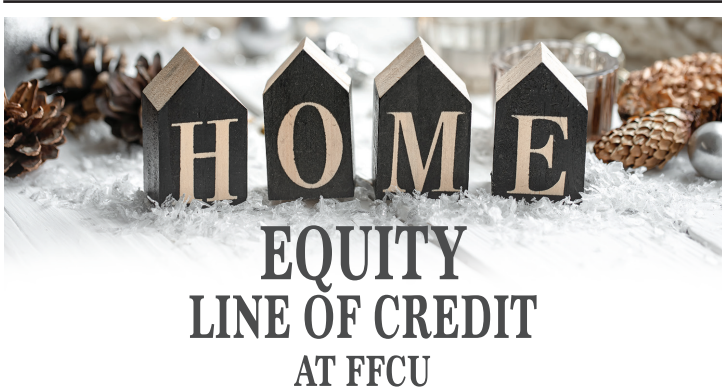
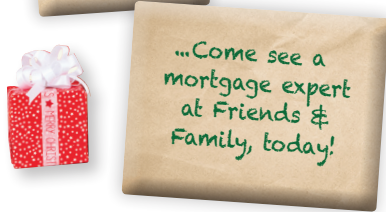
Friends & Family Credit Union has a variety of mortgage loan options to make your home buying process simple, easy, and just the right loan for you!

We offer:

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

Our loan products include:

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



Your New Year plans can start with a HELOC from FFCU! Thinking about making some changes to your home? Wanting to take the kids to Disney? Hoping to pay down college debt? We can help!

Friends & Family Credit Union has **LOW Home Equity Line of Credit** rates and offer **NO FEES**, including **NO application fee, NO appraisal fee, NO annual fee, and NO closing costs.**

Visit Friends & Family Credit Union, today, to see how our Home Equity Line of Credit can help you!

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.

FROM THE DESK OF Jeanna Costanzo, President /CEO

Dear members,

With the retirement of Nick Langenfeld, I find myself with the privilege and honor to serve as your next President/CEO of Friends and Family Credit Union. I love this credit union and you, the members, that we serve. Our mission has always been to serve the financial needs of anyone who lives, works, worships, or attends school in Stark County. You are a part of our family. That will never change. In fact, through our products, services, and staff, that message will continue to grow and prosper. I look forward to serving you, and remember...now, more than ever, it's time to Bring a Friend into the Family!

Sincerely, Jeanna Costanzo

Your Family is Secure

WITH FFCU FAMILY SECURED CHECKING

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 37,000 Surcharge Free ATMs
- No minimum balance required
- No transaction limits
- 5,800 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.*

HOLIDAY CLOSINGS:

Christmas Day:
Saturday, December 25

New Year's Day:
Saturday, January 1

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

Acme Fresh Market at the Hillsdale Shopping Center

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

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

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.

