

DECEMBER 2022

dollars & sense.



39692-NEWS-1222



get excited about **KASASA** checking!

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!!

Sounds great, right? **FIND OUT MORE....**
stop in, call, or go to www.friendsandfamilycu.com!

Christmas FASTCASH LOAN

9.99% APR* **NO PAYMENT FOR 90 DAYS**

Simply apply in person or online for your Christmas Fast Cash of \$2,000.
Now, that's some cash that could make a great Christmas!

*APR=Annual percentage rate. Additional restrictions may apply. All rates and promotions subject to change without notice. Sample monthly payment for a \$2,000 loan at 9.99% APR for 24 months would be \$92.28. Approval based on normal underwriting criteria including credit history and income.



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

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

A Special Delivery
Could be Headed Your Way

Friends & Family Credit Union is delivering great rates on New or Used Car, Truck, or Motorcycle Loans 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.

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

*APR=Annual Percentage Rate Additional restrictions may apply. All rates and promotions subject to change without notice. A processing fee of \$190 will be assessed.



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

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

We offer:

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

If you have questions, come see a mortgage expert at Friends & Family, today!



Are you holding your next household project or family vacation?

Take advantage of FFCU's **Home Equity Line of Credit**, by borrowing against your home's equity as collateral.

Friends & Family Credit Union has **LOW** HELOC 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 Member,

One year ago I assumed the privilege and honor to serve as President/CEO of Friends and Family Credit Union. I am so thankful and blessed to embrace such a rewarding experience to serve you our members. You, are an integral part of our family as we continue our mission to serve the financial needs of anyone who lives, works, worships, or attends school in Stark County. I want to take this opportunity on behalf of our remarkable staff, our management team, our Board of Directors, and myself, to offer you Best Wishes for a Joyous Holiday Season, a Merry Christmas, and a Happy, Healthy, and Prosperous New Year.

This Holiday Season, and always, it's Time to Bring a Friend Into the Family!
- Jenna

IT'S SNOW FUN FEELING AT RISK.

KEEP YOUR FAMILY SECURE WITH FFCU FAMILY SECURED CHECKING

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 38,000 Surcharge Free ATM's
- 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 SATURDAY December 24	New Years SATURDAY December 31
MONDAY December 26	MONDAY January 2



Main Office

3920 Erie Street South
Massillon, Ohio 44646
Phone: 330.832.1371

Monday-Friday: 9 am-5 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: 9 am-5 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
Saturday: 9 am-12 pm

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



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.

