

DECEMBER 2023

dollars & sense.



39692-NEWS-1223

Meet Noah - A Newer Friend of the Family

Just four months in to joining the Family, Noah Zittle is enjoying his job, especially meeting the members that brighten his day! Noah began at the main office on Erie Street but is now located at the Acme branch.

Connecting with the members is important to him and hearing their thoughts. Noah said that one member who survived cancer told him how laughter gets her through anything. "That moment still sticks with me," said Noah.

When not serving our members, the Manchester High graduate likes to spend time with his grandparents, who he is fortunate to have in his life, and he enjoys golf, basketball, and baseball.



Friends & Family is a great fit for Noah as finance and budgeting have always been an area of interest for him. When cruising in his vehicle, he likes to listen to freestyle, 80's, 90's or jazz while enjoying a cup of coffee!

If you are near our Acme location, stop by and say hi!

IT'S NO SECRET

Friends & Family Credit Union Christmas FAST CASH LOANS are available now!



Apply in person or online for your Christmas Fast Cash of **\$2000!**

9.99% NO PAYMENT FOR 90 DAYS!

*APR=Annual percentage rate. Additional restrictions may apply. All rates and promotions are 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.

Santa's Delivering Great Auto Loan Rates from FFCU

Is a new automobile on your Wish List? Then you will like our rates on a new or used car, truck, or motorcycle loan! We are offering That is something to HO HO HO about!

Great rates also apply to refinance your vehicle loans from other financial institutions.



APPLY ONLINE AT
www.friendsandfamilycu.com
or by calling or visiting any office, today!



Hold on to your elves & your cash

It's Time to SKIP-A-PAY

Friends & Family Credit Union's Skip-A-Pay program allows qualified members to skip monthly loan payments on certain loans in December so you'll have more money to spend on your little and big elves!

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

*APR=Annual Percentage Rate Additional restrictions may apply. All rates and promotions are subject to change without notice. A processing fee of \$220 will be assessed.



Deck Your New Halls...



with a FFCU Mortgage Loan

Don't put your home buying on a shelf! Get that new house this holiday with a Friends & Family Credit Union mortgage loan! We have a variety of options to make your home buying process a holly, jolly experience!

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

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

stop dreaming & start spending

You can use your home's equity as collateral on those household projects, new furniture or your next family vacation! An FFCU Home Equity Line of Credit is your gift to yourself!

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,

The holidays are here and what better time to spread cheer! The Friends & Family staff would like to invite you to reach out to us with any questions you may have on any of the products we offer... checking accounts, loan options or saving opportunities. Our gift to you now and every day is to be available to our members and to assist you with all of your financial needs!

On behalf of our remarkable staff, our management team, our Board of Directors, and myself, we wish you a Joyous Holiday Season, a Merry Christmas, and a Happy, Healthy, and Prosperous New Year.

Jeanna

FFCU FAMILY SECURE CHECKING

has all the Ingredients

TO PROTECT YOUR FAMILY

- 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 Monday, December 25th
NEW YEAR'S Monday, January 1st



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

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.

