

DOLLARS & Sense



UPSIDE DOWN IN CREDIT CARD BILLS? VISA Balance Transfer Offer!

We can turn you around with a
VISA Gold, 4.99% APR*
Until the balance transfer is paid off!!

VISA Classic, 7.99% APR*
Until the balance transfer is paid off!!

This offer is available from January 1, 2015 - March 31, 2015!

Don't have a Friends and Family VISA?
Apply for one today!



**NO
BALANCE
TRANSFER
FEES!**

Annual Percentage Rate. Rate applies to Balance Transfers only. Any purchases &/or Cash Advances will be at the regular disclosed low rate. All Balance Transfers must post between January 1, 2015 & March 31, 2015 to qualify for this Promotion. Balances cannot be transferred from any other In House accounts at Friends & Family Credit Union. Sample monthly payment of Balance Transfer amount of \$5,000 would be 2% of the balance, which is equal to \$100. Balance Transfer rate will be the low promotional rate until Balance Transfer amount is paid in full. Promotion is valid for existing and new Card Holders. All rates and promotions are subject to change at anytime. Some restrictions may apply.

www.friendsandfamilycu.com



NEW RIDE for THE NEW YEAR RATES AS LOW AS 2.69% APR*

Ride into the **NEW YEAR** with a low monthly payment on your **NEW** vehicle or motorcycle loan when you finance it through **Friends and Family CU!** We offer great low

rates, as low as **2.69% APR***, and convenient terms of up to 72 months for new and used vehicles. You can refinance your auto or motorcycle loan from another financial institution and reduce your monthly payment! At Friends and Family CU, we're ready to help you take your **NEW RIDE** into the **NEW YEAR** for less! Stop in today to get started.

*APR = Annual Percentage Rate. Additional restrictions may apply. This offer applies to new vehicle loans, used vehicle loans and refinanced vehicle loans from other financial institutions. 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 2.69% APR would be approximately \$180.66. Loan rate is determined by term of loan and personal credit history.

Join Us at our Annual Meeting Brunch!

Yes, it is time to put Friends and Family Credit Union Annual Meeting on your calendar. On **Sunday, March 22**, we will gather at 1 p.m. for a Sunday afternoon Brunch followed by our annual business meeting. We'll celebrate our 2014 successes, talk about the plans for the future and offer door prizes. Come join us at **Executive Events Center** located at **5211 Tuscarawas Street West, in Perry Township**. The cost for the brunch is \$10 per member and \$20 per nonmember. **To reserve your seat, simply complete the Annual Meeting Ticket Request below and return it to the credit union with payment by March 13, 2015.**



Annual Meeting Ticket Request

Sunday, March 22 Buffet Brunch at 1 p.m. Business Meeting at 2 p.m.

Member Name _____

Member Name _____

Number of Attendees _____

____ Credit Union member(s) @ \$10 each = \$ _____

____ Guest(s) @ \$20 each = \$ _____

Reservations and checks must arrive at the credit union no later than March 13, 2015.

RE-LOADABLE DEBIT CARDS HERE NOW!

Perfect for your Teens, Travel
and Special Purchases.

- CONVENIENT
- CONTROLLED
- ACCESSIBLE
& SECURE

Nationwide Access with the Shared Branching Network



Friends and Family CU is part of the Shared Branching Network. No matter where you are in the U.S., you will have access to more than 5,000 credit union branches that are part of the CUSC (Credit Union Service Centers). **Just as if you are at Friends and Family CU, you can make withdrawals, deposits, loan payments, fund transfers, and more - it's like you never left town.** All you will need to use at a Shared Branch is a government-issued photo ID, the name of your credit union, and your account number. Just look for the CO-OP Shared Branch logo on the outside of the building. Plan ahead by visiting www.co-opsharedbranch.org for a list of participating credit unions. **Shared Branching - safe, secure, convenient and one more reason why credit unions are where people matter more than money.**

Our Sweet Treat to You A Friends and Family HELOC!

Come to Friends and Family CU today to see how a **Home Equity Line of Credit** can make your Valentine's Day much sweeter! Our HELOC has a rate as low as **3.25% APR*** and **NO FEES, including no application fee, no appraisal fee, no annual fee and no closing costs.** This is a sweetheart of an opportunity to consolidate old debts, take a trip to a much warmer place, or buy your Valentine the car of their dreams.

Visit us today for details and make sweet things happen!

*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. Sample monthly payment on the Standard Home Equity Line of Credit of \$15,000 at 3.25% APR would be approximately \$225. Sample monthly payment for an Interest Only Home Equity Line of Credit of \$15,000 at 3.25% APR for a term of the first 5 years would be approximately \$40.05.

HOLIDAY CLOSING - President's Day Monday February 16th

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FROM THE DESK OF NICK LANGENFELD, CEO

Dear Members,

We always try to offer the products and services here at Friends and Family CU that seems to be the most needed at the time. Through March 31, 2015, we are offering a **SWEET Visa Balance Transfer** promotion and our members are loving it! Members who qualify may transfer their balance from a high rate credit card or bill at another institution or company to a credit card here at Friends & Family for a **rate of 4.99% or 7.99% UNTIL THE TRANSFER IS PAID OFF!** What is **SWEET** about this is that you will save a lot of money in interest charges! Call our loan department for details. This is another effort on our part to provide for your financial needs in the most reasonable and cost effective way.

Another reason to **LOVE** Friends and Family Credit Union!

Sincerely, Nick

FAMILY SECURE CHECKING IS HERE Features and Benefits:

- 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 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 only 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.

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 Drive-Thru

46 Federal Avenue N.W.
Massillon, Ohio 44647
Phone: 330.832.1371

Monday-Thursday: 9 am-5 pm
Friday: 9 am-6 pm
No Saturday Hours

Wales Square Branch

2056 Wales Road N.E.
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