

DOLLARS & Sense



Ahhh... Home Sweet Home...



Until the Roof leaked...the Hot Water Tank went cold... and the Furnace died.

At Friends & Family Credit Union we can make it "Home Sweet Home" again with a Home Equity Line of Credit.

Our HELOC rates are low and there are NO FEES, including NO application fee, NO appraisal fee, NO annual fee, and NO closing costs! It's the perfect tool to take care of those necessary fixes!

Did your New Year's resolution include consolidating debt, renovating that outdated bathroom, taking a summer vacation or breaking ground for a pool?

Simply visit FFCU today, and we'll make your resolutions a reality...with a Home Equity Line of Credit from Friends & Family Credit Union.

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.

WHY PAY more?

With a **Platinum MasterCard** you can make your long-term financial goals achievable!

Enjoy a **LOW** interest rate of **7.99% APR*or 12.99% APR***. Additional benefits include no annual fees, no cash advance fees, and no balance transfer fees!

Use your Friends & Family Platinum MasterCard to consolidate balance from high interest rate credit cards and eliminate unnecessary debt! Start carrying a Platinum MasterCard from Friends & Family today by applying online at www.friendsandfamilycu.com or in a branch.

**APR=Annual Percentage Rate*



You can REV UP your budget and RIDE into the New Year with a low monthly payment on your new or used car, truck or motorcycle at Friends & Family Credit Union.

We have great rates and convenient terms up to 84

months! And, you can warm up with a great rate by re-financing your high interest vehicle loan from another financial institution and reduce your monthly payment!

At Friends & Family Credit Union, we're ready to help you drive your **NEW RIDE** into the **NEW YEAR** for less! Stop in today and get started!

Yes, it is time to put Friends & Family Credit Union Annual Meeting on your calendar. On **Sunday, April 8**, we will gather at **1 p.m.** for an afternoon brunch followed by our annual business meeting. We'll celebrate our 2017 successes, talk about the plans for the future and offer door prizes. Come join us at Executive Events Center located at 5211 Tuscarawas St. 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 24, 2018**.



JOIN US AT OUR ANNUAL
meeting brunch!

ANNUAL meeting brunch TICKET REQUEST

Sunday, April 8 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 24, 2018.



Pre-Paid Re-Loadable DEBIT CARDS



FROM THE DESK OF NICK LANGENFELD, CEO

Dear Members, If business or a family vacation takes you away from home be sure to save time and money by using your Friends and Family Debit/ATM card at an ATM within the MoneyPass or Alliance One ATM Network. Friends & Family Credit Union is a member of these networks, which offers you the freedom and flexibility of THOUSANDS of SURCHARGE FREE ATMs nationwide! To find the ATM near your home, office, or vacation spot, simply visit our website, click the "ABOUT US" tab at the top and pull down to ATM locations. Then you are just a few clicks away from SurchargeFree ATMS regardless of where your travels take you across the country. It's easy...and you save time and money. Try it today!

Sincerely, Nick Langenfeld

Perfect for your Teens, Travel
and Special Purchases

CONVENIENT

CONTROLLED

ACCESSIBLE &
SECURE

There's Time! Make a Contribution to a 2017 IRA and Save on Taxes

Expires April 17, 2018

Even though the calendar says 2018, there's still time to take advantage of tax benefits for the 2017 tax year when you make a 2017 contribution to your Individual Retirement Account (IRA). We're here to help you do just that! If you already have a Friends & Family CU, simply come in to make your contribution by April 17, 2018.

What's that? You don't yet have an IRA. Friends & Family CU can easily set one up for you.

We offer three types of IRAs, including a Roth IRA, a Traditional IRA, and a Coverdell Education IRA. Find the one that meets your needs, and you'll be on your way to savings!

Hurry in by April 17, 2018.



There are benefits to being family... **FAMILY ADVANTAGE from Friends & Family Credit Union!**

Family Advantage offers 4 tiers of benefits to the members of your household based on your combination of loans, deposits, and investment balances. Whether you qualify for GOLD... or BRONZE... or SILVER... or even PLATINUM... with Family Advantage you could qualify to RAISE your rate on a new Certificate... or LOWER your rate on a variety of new loans such as vehicle loans and signature loans, as well as a reduction on certain fees based on the benefits within your tier. And, great news - your benefit level is updated every month! We serve anyone who lives, works, worships, or attends school in Stark County. Isn't it time to bring a Friend into the Family? Call Friends & Family Credit Union for details.

It's Time to Check Out Family Secure Checking

Membership Features & 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 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

46 Federal Avenue 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

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

Holiday Closing: Presidents' Day, Feb. 19, 2018

www.friendsandfamilycu.com

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.

