

# DOLLARS & Sense

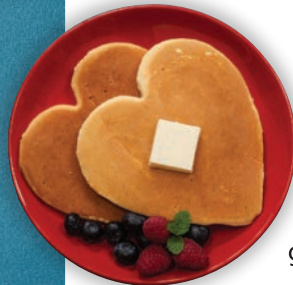


February 2019

39602-NEWS-0219



It's Home Sweet Home with a Home Equity Line of Credit



## Join us at our ANNUAL MEETING BRUNCH

Don't forget to put Friends & Family Credit Union's Annual Meeting on your calendar. On Sunday, April 7th, we will gather at 1 p.m. for an afternoon brunch followed by our annual business meeting. We'll celebrate our 2018 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, 2019.

### ANNUAL MEETING Ticket Request

Sunday, April 7th • 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, 2019.



### LOSE THE WEIGHT OF A HEAVY RATE!

Stuck with a heavy interest vehicle loan from another financial institution? Refinance your existing vehicle loan with Friends & Family Credit Union.

**Rates as low as 3.99% APR**  
**Get up to \$500 at signing**  
**No payment for up to 90 days**



Additional restrictions may apply.  
All rates and promotions are subject to change without notice.



APR= Annual Percentage Rate. Additional restrictions may apply. This offer applies to new vehicles and used vehicles refinanced from other institutions. All rates and promotions subject to change without notice. A processing fee of \$190 will be assessed. Sample monthly payment of a \$12,000 loan for 72 months at 3.99% APR would be approximately \$187.69. Loan rate is determined by term, year of vehicle and personal credit history.

- Leaky Roof?
- Cold Hot Water Tank?
- Warm Refrigerator?
- Outdated Bathroom?



At Friends & Family Credit Union we can make your home "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 repairs!

Simply visit FFCU today!

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.





### Pre-Paid Re-Loadable DEBIT CARDS

Perfect for your Teens, Travel & Special Purchases

### You will LOVE FAMILY SECURE CHECKING



#### Membership Features & Benefits:

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 33,000 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 \$5.95 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.*

**HOLIDAY CLOSING:**  
Presidents' Day Monday  
FEBRUARY 18, 2019



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 & 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 Surcharge Free ATMs regardless of where your travels take you across the country!

Sincerely, Nick

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 BRONZE... SILVER...GOLD or 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 including vehicle loans and signature loans. Plus, you could reduce certain fees based on the benefits within your tier. 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.



### The Time is NOW to Make a Contribution to a 2018 IRA and Save on Taxes! Expires April 15, 2019

Even though the calendar says 2019, there's still time to take advantage of tax benefits for the 2018 tax year when you make a 2018 contribution to your Individual Retirement Account (IRA). We're here to help you do just that! If you already have a Friends & Family IRA, simply come in to make your contribution by April 15, 2019. What's that? You don't yet have an IRA. Friends & Family 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 15, 2019.*

#### FRIENDS & FAMILY CREDIT UNION BRANCH INFORMATION

<b>Main Office</b> 3920 Erie Street South Massillon, Ohio 44646 Phone: 330.832.1371  Monday-Friday: 9 am-5 pm Friday: Drive-up open until 6 Saturday: 9 am-12 pm	<b>Downtown</b> 46 Federal Ave. N.W. Massillon, Ohio 44647 Phone: 330.832.1371  Monday-Friday: 9 am-5 pm Friday: Drive-up open until 6 Saturday: 9 am-12 pm	<b>Acme Fresh Market at the Hillsdale Shopping Center</b> 2905 Whipple Avenue N.W. Canton, Ohio 44708 Phone: 330.832.1371  Monday-Friday: 10 am-6 pm Saturday: 9 am-1 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.

[www.friendsandfamilycu.com](http://www.friendsandfamilycu.com)

