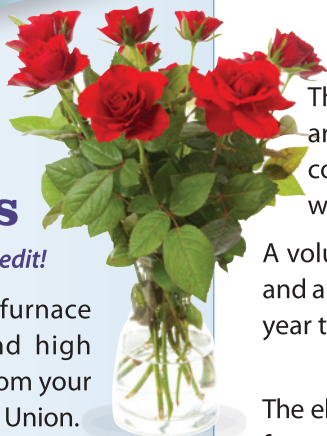


# DOLLARS & Sense



## EVERYTHING'S COMING UP ROSES

*with a FFCU Home Equity Line of Credit!*

Unexpected situations like furnace problems, old appliances, and high college loan rates call for help from your friends at Friends & Family Credit Union.

We can help with those unforeseen occurrences and much-needed updates.

Everything's coming up roses! Our HELOC rates are low and there are **NO FEES**, including **NO application fee, NO appraisal fee, NO annual fee, and NO closing costs!**

**Simply visit FFCU today and let us help!**

*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.*



## fall in love with a New Vehicle & FFCU'S AUTO LOAN

Drive into 2020 in style with a new ride and rate that you will love from Friends & Family Credit Union. You can receive rates as low as **3.49% APR\* for 76 months!** Shorter terms are available **for 3.15% APR for 48 months.**

Want to get out of a high interest loan from another financial institution? These great rates are available for refinancing your existing auto loan, as well.

**Stop in today or give us a call!**

*\*APR=Annual Percentage Rate. Additional restrictions may apply. This offer applies to vehicle loans 2013 and newer, as well as refinanced vehicle loans from another financial institution. 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 76 months at 3.49 APR would be \$176.21. Loan rate is determined by term of loan and personal credit history.*

## BOARD NOMINATIONS Announced

Thank you, members, for your patronage and support. Our members are the true foundation of Friends & Family Credit Union. We are a cooperative financial institution owned and managed by the people who use its services - you, our members.

A volunteer board is one of the primary differences between a credit union and a bank. This year, we have two seats up for election. Nominated for three-year terms are:

**Gary Lucas • Melville "Bud" Maier**

The election will not be conducted by ballot, and there will be no nominations from the floor when there is at least one nominee for each position. Friends & Family Credit Union provides for the acceptance of additional nominations from the membership. If you are interested in running for the board of directors, send a letter of interest with a statement of biographical data, qualifications and willingness to serve the appropriate term. The letter must be received at the credit union no later than **March 2, 2020.**

## Annual Meeting Brunch set for April 19th

On **Sunday, April 19<sup>th</sup>**, our members will gather at 1 p.m. for an afternoon brunch followed by an annual business meeting. We'll celebrate our 2019 successes, talk about future plans and give out door prizes. 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 Friends & Family Credit Union 3920 Erie St. S., Massillon, Ohio 44646 with payment by April 6, 2020.



## Annual Meeting TICKET REQUEST

**Sunday, April 19, 2020 • 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 April 6, 2020.*

YOU WILL **LOVE** THE BENEFITS OF  
**A PRE-PAID RE-LOADABLE  
 DEBIT CARD**

Perfect for your  
 Teens, Travel, and  
 Special Purchases



**FAMILY ADVANTAGE...  
 An Advantage You Will Love!**

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. You could also 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.



**THERE IS STILL TIME to Make a Contribution to a 2019 IRA and Save on Taxes** Expires April 15, 2020

The calendar says 2020, but there's still plenty of time to take advantage of tax benefits for the 2019 tax year when you make a 2019 contribution to your Individual Retirement Account (IRA).

We're here to help! If you already have a Friends & Family IRA, simply come in to make your contribution by **April 15, 2020**. 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, 2020.**

From the Desk of Nick Langenfeld, CEO



Dear Friends,

Does your business take you away from home? Are you planning a vacation? 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. You are just a few clicks away from Surcharge Free ATMs regardless of where your travels take you across the country.

It's easy! You can save time and money. Try it today! **Sincerely, Nick**

**FAMILY SECURE CHECKING Will Make Your Heart Happy!**

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.**

*\*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.*



**FRIENDS & FAMILY CREDIT UNION BRANCH INFORMATION**

**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  
 Saturday: 9 am-12 pm

**Downtown**

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

**Acme Fresh Market at the Hillsdale Shopping Center**

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)

