

FEBRUARY 2022

dollars & sense.



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SKATE YOUR WAY TO SAVINGS WITH **KASASA** CASH BACK CHECKING

MEMBERS CAN RECEIVE:

- Monthly CASH REWARDS for simply using your Debit Card!
- No Monthly maintenance fee EVER!
- REFUNDS on ATM withdrawal fees NATIONWIDE
- And it's FREE!!

Find out more...stop in, call, or go to www.friendsandfamilycu.com!

New Year! New Rates! New Ride!

Friends & Family Credit Union's great new and used car, truck, and motorcycle rates just got better to kick off the New Year!

Right now, you can receive outstanding rates with terms up to 76 months and NO PAYMENT FOR 90 DAYS!

If you have a high interest loan from another financial institution these great rates are available for refinancing your existing auto loan!



STOP IN OR
Give One of Our
Loan Experts a
CALL TODAY!

**APR=Annual Percentage Rate. Additional restrictions may apply. This offer applies to vehicle loans 2016 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. Loan rate is determined by term of loan and personal credit history.*

FFCU BOARD of Directors UPDATES & NOMINATIONS

Friends & Family Credit Union is a cooperative financial institution owned and managed by the people who use its services - you, our members. We have a volunteer board which is one of the primary differences between a credit union and a bank. This year, we have three seats up for election. There will be at least one nominee for each position. The election will not be conducted by ballot.



Nominated for the Three-Year Terms are:

Bill Hamit • Jim Triner • Tim Ross

Friends & Family Credit Union accepts 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 1, 2022.

ANNUAL MEETING • Brunch •

Annual meeting details are still being discussed.

We will announce our plans, when confirmed, in this newsletter, at our three locations and on our website at www.friendsandfamilycu.com.

We appreciate your patience and look forward to gathering with you all soon.



Pre-Paid Reloadable Debit Card

LOAD, SPEND & RELOAD

Empty wallet? Not with a FFCU Pre-Paid Reloadable Debit Card! You will love the ease, convenience and safety of plastic without the risk of debt!



CONVENIENT • CONTROLLED • ACCESSIBLE & SECURE



LIFE CHANGES CALL FOR A HOME EQUITY LINE OF CREDIT

Are you planning for your child's wedding, planning for home updates or considering debt consolidation? Friends & Family Credit Union is here for you!

We have LOW Home Equity Line of Credit rates offering **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 a HELOC 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.

A 2021 IRA Contribution Can Help You *Save!*



If you already have a Friends & Family IRA, simply come in to make your contribution by April 15, 2022. If you do not yet have an IRA, Friends & Family can easily set one up for you.

We are here to help! There is still time!

We offer three types of IRAs, including a Roth IRA, a Traditional IRA, and a Coverdell Education IRA. We will help you find the one that meets your needs.

FROM THE DESK OF **Jeanna Costanzo, President / CEO**

Dear Friends,

It's February and it's a great month to tell you how important you are to us! We love helping you and all our members. Providing financial services to make your life easier is our goal!

In this issue of **Dollars & Sense** you will find updates on our Board of Directors and upcoming election, details on our Platinum Rewards Mastercard, and information on how you can save on your 2021 taxes with a Friends & Family IRA.

We care about our members and want to keep you updated and informed. Should you have any questions, please do not hesitate to give us a call or stop by a location near you.

Sincerely, Jeanna

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{ Easy Rewards. Everyday. }

EARN POINTS THAT CAN BE REDEEMED FOR:

- Major Retailer Gift Cards
- Restaurants
- Airlines Travel
- Hotels
- Rental Cars
- OR CASH BACK REWARDS on your Statement!

Don't Have
a Platinum
Rewards
MASTERCARD?

Apply
Today!



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

Acme Fresh Market at the Hillsdale Shopping Center

2905 Whipple Ave. N.W.
Canton, Ohio 44708
Phone: 330.832.1371

Monday-Friday: 10 am-6 pm
Saturday: 9 am-1 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 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.

