

DOLLARS & Sense



Board Nominations Announced

Our members are the true foundation of the credit union, and we thank you for your patronage and support. The credit union is 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 a 3-year term are:

Melville "Bud" Maier • Gary Lucas



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. This letter must be received at the Credit Union by **February 28, 2017.**

Join Us at Our
**Annual
MEETING
Brunch**

Please put Friends & Family Credit Union's Annual Meeting on your calendar. On **Sunday, April 2nd**, we will gather at 1 p.m. for a Sunday afternoon brunch followed by our annual business meeting. We'll celebrate our 2016 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 18, 2017.**

STRESSED OUT by High Interest Credit Card Rates?



**Can Help with a Platinum
MasterCard Balance Transfer!**

No Balance Transfer Fees!



4.99% APR
Until the Balance
Transfer is Paid Off!

OR

7.99% APR
Until the Balance
Transfer is Paid Off!



*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, 2017 - March 31, 2017 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 any time. Some restrictions may apply.

ANNUAL MEETING TICKET REQUEST

Sunday, April 2nd 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 18, 2017.

FROM THE DESK OF NICK LANGENFELD, CEO

Dear Members,

As we enter this New Year, I want to thank each of you for your continued support and patronage. **It is because of you that Friends & Family Credit Union continues to grow and prosper.** I assure you that our priority in 2017 will be to provide our members with the financial services they need at affordable costs. **Once again, from the Staff, Management, and Board of Directors at Friends and Family Credit Union we offer our Best Wishes for a Happy, Healthy, and Prosperous New Year!**

Sincerely, Nick

RELOADABLE DEBIT CARDS

Perfect for your Teens, Travel and Special Purchases

- CONVENIENT
- CONTROLLED
- ACCESSIBLE & SECURE

NEW RIDE *for the NEW YEAR* RATES AS LOW AS 2.49% 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 **2.49% APR***, and convenient terms of up to 76 months, for new and used cars, trucks, or motorcycles. You can refinance your 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 for a \$15,000 loan for 76 months at 2.49% APR would be approximately \$213.54. Loan rate is determined by term of loan and personal credit history.

Your New Year's Resolution for 2017

APPLY FOR A FRIENDS AND FAMILY HELOC!

Come to Friends and Family CU today to see how a **Home Equity Line of Credit** can make your New Year's resolutions a reality! 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 for your BIG plans in 2017 - whatever they may be: consolidate debts, enjoy summer in a new pool, buy the car of your dreams, or update an outdated kitchen. Visit us today to begin your New Year with a HELOC from Friends and Family CU and resolve to make your plans happen in 2017!

*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.

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

46 Federal Avenue N.W.
Massillon, Ohio 44647
Phone: 330.832.1371
Monday-Friday: 9 am-5 am
Friday: Drive-up open until 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 am
Friday: Drive-up open until 6 pm
Saturday: 9 am-12 pm



Martin Luther King Jr. Day
Monday, January 16
President's Day
Monday, February 20

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.

