

DOLLARS & Sense

January 2019

39602-NEWS-0119



Board
NOMINATIONS
ANNOUNCED

BUILD DREAMS in 2019

With A LOW Rate Mortgage
Friends & Family Credit Union

Discover the advantages you will have with a Friends & Family Credit Union Mortgage Loan before choosing a lender for your next mortgage.

- * Competitive rates
- * Low closing costs
- * Knowledgeable and experienced loan officers
- * Payments accepted locally

There is no uncertainty of secondary market complications with Friends & Family. If you have questions, come see a Friends & Family mortgage expert.

Call of visit with one of our loan specialists. Tim • Kris • Bea • Becky

- Checkout our Menu of Loan Products
- Conventional (10, 15, 20 and 30 years available)
- FHA
- VA
- 100% USDA Rural Development
- Fixed & Variable
- HARP
- No Fee HELOC
- Home Improvement



Our members are the true foundation of the credit union. 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 3 seats up for election.

Nominated for three-year terms are:

- William Hamit
- James Triner

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 1, 2019. 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.

Join us at our ANNUAL MEETING BRUNCH



Yes, it is time to put Friends & Family Credit Union 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 = \$ _____



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

LIMITED TIME New Year OFFER!

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.

It's a New Year & a Great Time for Upgrades

We can help with a FFCU Home Equity Line of Credit!

Worn carpet? Old Furnace? Outdated Kitchen? Leaky roof? Unexpected situations call for help from your friends at Friends & Family!

At Friends & Family Credit Union we can help with those much-needed updates and unforeseen occurrences. 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!

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.



From the Desk of Nick Langenfeld, CEO



Dear Friends,

Happy New Year! What a great time to reflect on the past year and look forward to the year to come!

The staff of Friends & Family greatly appreciate your patronage. Our members mean a great deal to us! We hope to continue to assist you with your financial services in 2019!

We always want you to feel as though you are part of the Family and you have a financial Friend!

From the Friends & Family Staff, Management and Board of Directors, we wish you a Happy, Healthy and Prosperous New Year!

Sincerely, Nick

THE NEW YEAR IS A GREAT TIME TO CHECK OUT FAMILY SECURE CHECKING

Check out the 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.*



Pre-Paid Reloadable Debit Card

Get all the ease, convenience and safety of plastic without the risk of debt with a Pre-Paid Reloadable Debit Card from Friends & Family Credit Union.

CONVENIENT • CONTROLLED • ACCESSIBLE & SECURE

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

2019
 Holiday Closings:

Martin Luther King Jr. Day
 MONDAY, JANUARY 21, 2019

Presidents' Day Monday
 FEBRUARY 18, 2019

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

