

DOLLARS & Sense

Building dreams in 2020

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

Call or visit with one of our loan specialists...
Tim, Kris, Howard, or Becky.

Checkout our Menu of Loan Products

- Conventional (10, 15, 20 & 30 years available)
- FHA
- VA
- 100% USDA Rural Development
- Fixed & Variable
- HARP
- No Fee HELOC
- 100% Home Improvement

Drive Into 2020 with Outstanding Rates on Vehicle Loans

Want to start the year with a new vehicle, used vehicle, boat or motorcycle?

Friends & Family Credit Union is offering great auto loan rates for the New Year! Right now, 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.



FRIENDS & FAMILY CREDIT UNION

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

TO BE HELD APRIL 19TH

It is time to put Friends & Family Credit Union Annual Meeting on your calendar. On **Sunday, April 19th**, we will gather at 1 p.m. for an afternoon brunch followed by our annual business meeting. We'll celebrate our 2019 successes, talk about the plans for the future and offer 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 the credit union 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.

Join Us for a

REFLECTIONS OF ITALY

10-Day Tour

Friends & Family Credit Union, along with Palmer Vacations and Collette Tours, is offering you an amazing vacation opportunity: Reflections of Italy, a 10-day tour. Join us Tuesday January 21, 2020, at 6pm, for a 1 hour informational presentation at our Main Office at 3920 Erie Street South in Massillon.



Representatives from Palmer Vacations and Collette Tours will be present. RSVP is required by calling Palmer vacations at 330.966.2252. Snacks and refreshments will be served.



New Year... New Updates

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

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

At Friends & Family Credit Union we can help with those much-needed updates and unforeseen occurrences with those bucket list items that just can't wait anymore...the wedding of your dreams ...that trip to somewhere warm!

At Friends & Family, 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.

Pre-Paid Reloadable Debit Card LOAD, SPEND & RELOAD

Empty wallet? NO SUCH THING!

You can get all of 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

From the Desk of Nick Langenfeld, CEO



Dear Friends,

Welcome to 2020! We are looking forward to starting another year with you to assist you with your financial services in the new year. Our members mean a great deal to us!

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! We greatly appreciate your patronage.

Sincerely, Nick

In 2020, We Hope You will See the Benefits of Family Secure Checking

- 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.



Holiday Closings:

MARTIN LUTHER KING JR. DAY
Monday, January 20, 2020

PRESIDENTS' DAY
Monday February 17, 2020

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

