

dollars & sense.



**FRIENDS & FAMILY
CREDIT UNION**
announces
KASASA
Cash Back Checking

Welcome to KASASA... a new checking account system that offers our members:

- 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.



Ride into **2021** with a Low-Rate Auto Loan



New Van! Family Ski Trip - 2021

Want to start the year with a new or used car, truck, 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 2.99% APR* for 76 months with 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, as well. **Stop in today or give us a call!**

*APR=Annual Percentage Rate. Additional restrictions may apply. This offer applies to vehicle loans 2014 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 2.99%APR would be \$182.27. Loan rate is determined by term of loan and personal credit history.

FFCU BOARD UPDATES

Through a year of challenges, we cannot thank you, our members, enough for your patronage and support. You are the foundation of Friends & Family Credit Union, a cooperative financial institution owned and managed by the people who use its services.

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:
Mike Loudiana • Mike Ziegelhofer

The election will not be conducted by ballot. There will be at least one nominee for each position. 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, 2021.



Due to the uncertainty and impact of COVID we are unable, at this time, to offer specifics on the time, date, and location of our ANNUAL MEETING. We look forward to being able to reveal that to you at our earliest convenience.

When the specifics are determined, we will then gather and celebrate our 2020 successes, discuss plans for the future, and give away some great door prizes! We anticipate we will return to Executive Events Center located at 5211 Tuscarawas St West in Perry Township. You will be able to monitor updates concerning our ANNUAL MEETING by going to our website at www.friendsandfamilycu.com, or we will have information available at any of our three locations in Stark County. We appreciate your patience and look forward to gathering with you all soon.



FROM THE DESK OF Nick Langefeld, CEO

Considering a move in the new year? Discover the advantages you will have with a Friends & Family Credit Union Mortgage Loan before choosing a lender for your next mortgage.

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

Call or visit with one of our loan specialists for a menu of our loan products including:

Our Loan Products Include:

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



Thinking about making changes...a FFCU Home Equity Line of Credit could help!

For months have you been looking at walls that need painted, floors that need updated, appliances that need replaced? Perhaps you are considering consolidating your loans or purchasing a large screen tv or hot tub. A Friends & Family Credit Union Home Equity Line of Credit can get you what want!

We offer low HELOC rates with **NO FEES**, including **NO application fee, NO appraisal fee, NO annual fee, and NO closing costs!**

Visit a Friends & Family Credit Union location near you today for details.

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 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

Dear Friends,

Welcome to 2021! Obviously, 2020 was a year of anxiousness, anxiety, uncertainty in the lives of our members and our community. However, one thing for certain in 2020, Friends & Family Credit Union continues to serve our membership through the challenges of what became our "new normal."

Our focus will be to strive to continue with that same focus, and commitment for 2021 in serving you, our family, our membership in meeting your financial needs.

From the Friends & Family staff, management, and Board of Directors, we wish for you a Safe, Happy, Healthy, and Prosperous New Year! We greatly appreciate your patronage.

Sincerely, Nick



**Family is More Important than Ever...
Feel Secure with 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 18, 2021



Presidents' Day:
MONDAY, FEBRUARY 15, 2021

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.

