

JANUARY 2022

dollars & sense.



3969Z-NEWS-0122

Celebrate
the **NEW YEAR** with
Cash Back
Checking
KASASA
Checking 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!!

Sound great, right? 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 rates as low as 2.49% 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.

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 2015 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 2.49% APR would be \$182.27. Loan rate is determined by term of loan and personal credit history.



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

Due to the continuing uncertainty of COVID, we are unable to offer specifics on the time, date, and location of our ANNUAL MEETING. We look forward to being able to share the details soon.



Updates concerning the meeting are available on our website at www.friendsandfamilycu.com.

We will also have information available at any of our three locations in Stark County.

Make a Move in 2022 WITH FRIENDS & FAMILY

If a move is in your future, Friends & Family Credit Union has mortgage loan options that can make your home buying process simple and easy with a loan that fits your needs.

We offer:

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

Our loan products include:

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



FROM THE DESK OF Jeanna Costanzo, President /CEO

Dear Members,

Well, here we go. We wave goodbye to 2021 and welcome in 2022! Needless to say, there were challenges last year for our families, businesses, and community as a whole. However, the Staff and Management at Friends and Family Credit Union continued to serve you, the member in 2021, and will continue with the same commitment, focus, and purpose in 2022! We look forward to serving you in meeting all your financial needs. All of us here at Friends and Family Credit Union offer our Best Wishes for a safe, happy, healthy, and prosperous New Year!

Sincerely, Jeanna

START YOUR YEAR PROTECTED WITH FFCU FAMILY SECURED CHECKING

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 37,000 Surcharge Free ATM's
- No minimum balance required
- No transaction limits
- 5,800 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.



What's On Your Resolution List?



Home updates?
Family vacation?
Debt consolidation?
We are here for you!

Friends & Family Credit Union has **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, 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.



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.

Your Platinum Rewards Mastercard Can Reward You

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.

