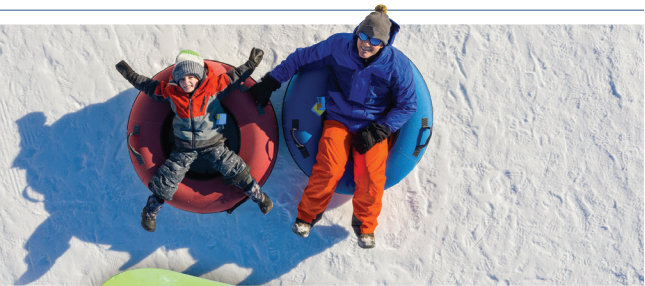


JANUARY 2023

dollars & sense.



39692-NEWS-0123



KASASA REWARDS Make Checking Fun

- 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!](http://www.friendsandfamilycu.com)



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. Two seats are available for election this year. 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:
Gary Lucas and Melville "Bud" Maier

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, 2023.



Friends & Family Credit Union's new and used car, truck, and motorcycle rates will get your new year celebrating in style!

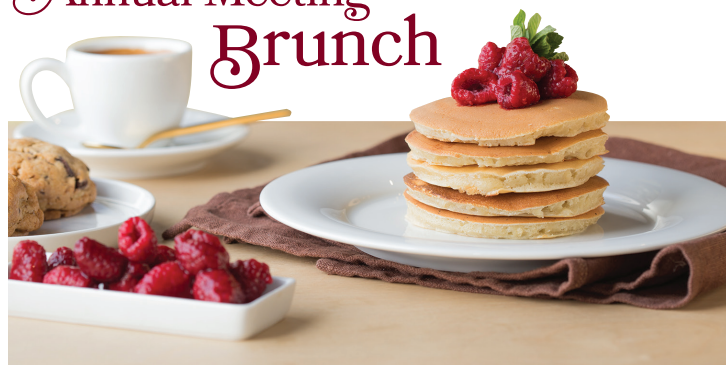
Right now, you can receive outstanding rates with NO PAYMENT FOR 90 DAYS!

If you have a high interest loan from another financial institution there are great rates available for refinancing your existing auto loan.

Stop in or give one of our loan experts a call today!

** All rates and promotions subject to change without notice*

Annual Meeting Brunch



Specifics on the time, date, and location of our ANNUAL MEETING will be shared soon.

Updates will be posted on our website at www.friendsandfamilycu.com. We will also have information available at any of our three locations in Stark County.



Friends & Family
will help you

SLIDE
into a
Comfortable

MORTGAGE for Your New Home

Thinking of a move in 2023? Friends & Family Credit Union has an assortment of 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

Have questions? Come see a mortgage expert at Friends & Family, today!

Our HELOC Rates Make New Adventures Possible

Whether it's a family excursion, home improvements or 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, today, 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.



ski trip! ♥

FROM THE DESK OF
Jeanna Costanzo, President / CEO



Dear Members,

Hello 2023 and Happy New Year to all our friends and families! On behalf of the entire Staff and Management, we look forward to serving you this upcoming year with the same commitment, focus, and purpose for all your financial needs. We know 2023 will be an exciting year as members can now take advantage of so many of the improved services available made in 2022, making banking simpler and more enjoyable. From our new and easy Online Banking to the new and improved website, we will continue to strive to serve you in the most efficient and friendly ways.

Best wishes from all of us at Friends & Family Credit Union. Here's hoping you each have a safe, happy, healthy, and prosperous year!

Sincerely, Jeanna

Acme Branch Makes it Easy for our Friends

Friends & Family Credit Union has a conveniently located branch inside the Acme Fresh Market



at the Hillsdale Shopping Center at 2905 Whipple Ave N.W. in Canton. This location offers busy people the convenience of shopping and banking in one stop.

Friends & Family Credit Union staff work closely with our friends at Acme. Kelly Ross, FFCU Acme Branch Manager, said "We value our relationship with the customers and the opportunity to bring any friend we meet into the Friends & Family Credit Union family."

This branch offers a full-time teller, ready to assist the memberships' needs, as well as a full-time Member Service Representative who can open various accounts and discuss loan options. As the manager, Kelly makes sure members and future members' voices are heard and that everyone leaves the credit union feeling as if they've just spent time with their friends and family.

The branch has recently updated hours. Friends can stop by Monday thru Friday 9am to 5pm and Saturday 9am to 12pm.

Earn Rewards with Your Platinum Rewards MASTERCARD

EACH TIME YOU SPEND YOU CAN 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!



Holiday Closings:

Martin Luther King Jr. Day
Monday,
January 16, 2023

Presidents' Day
Monday,
February 20, 2023

Main Office

3920 Erie Street South
Massillon, Ohio 44646
Phone: 330.832.1371

Monday-Friday: 9 am-5 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: 9 am-5 pm
Saturday: 9 am-12 pm

Downtown

46 Federal Ave. N.W.
Massillon, Ohio 44647
Phone: 330.832.1371

Monday-Friday: 9 am-5 pm
Saturday: 9 am-12 pm

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



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.

