



### **KASASA Rewards Bring Comfort to Our Members**

#### **KASASA Checking offers:**

- 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)!



### **FIND NEW ADVENTURES WITH A FFCU AUTO LOAN**

Friends & Family Credit Union's new and used car, truck, and motorcycle rates will get you on the right path! Right now, you can secure a rate of 5.99% APR up to 60 months. Additional rates are available with terms up to 76 months. Great rates also apply to refinance your vehicle loans from other financial institutions.

*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 2017 and newer, as well as refinanced vehicle loans from another financial institution. Sample monthly payment of a \$12,000 loan for 60 months at 5.99% APR would be \$231.93. All rates and promotions are subject to change without notice. A processing fee of \$220 will be assessed.

### **FFCU BOARD NEWS**

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 up 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:*  
**Mike Loudiana • Mike Ziegelhofer**

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, 2024.

### **Annual Meeting Brunch**

Plans are being made for our Annual Meeting Brunch! We will share specifics on the time, date, and location of our ANNUAL MEETING soon.

**Please look for updates posted on our website at [www.friendsandfamilycu.com](http://www.friendsandfamilycu.com).**

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



## Friends and Family will Help you Slide into a Comfortable Mortgage for Your New Home

Thinking of a move in 2024? 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!*

### Relax with a HELOC from FFCU

Whether it's a mountain top getaway, home improvement, or debt consolidation, we can help get that WANT OR NEED LIST completed this new year!



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.*



**Holiday Closings:**

**Martin Luther King Jr. Day  
Monday, January 15, 2024**

**Presidents' Day  
Monday, February 19, 2024**

### 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

FROM THE DESK OF  
**Jeanna Costanzo, President / CEO**



**Dear Member,**

Another year has come and gone, and we are so very grateful for our Friends of the Family!

Our Staff and Management wish you a safe, happy, healthy, and prosperous New Year and look forward to serving your financial needs in 2024! We hope to continue to offer you the best customer service and banking products that make your life easier.

We want your feedback and hope that you will share your experiences with our associates. Please know, that I am always available to discuss how we can be of help to you!

**Thanks for being a Friend of the Family,  
Jeanna**



### JERRY IS A FRIEND YOU CAN COUNT ON

When you love numbers, banking is a great profession! Just ask Jerry the next time you stop at the Erie Branch. Jerry has been working with our members at FFCU for 2 years. He was a math teacher for 25 years and

banking was an easy transition after a long career in education.

Jerry worked part time at all three locations when he started at FFCU and he's been full time at the Erie Branch since last April. He knew Friends & Family Credit Union was the right place for him right away. "I'll never forget when a member took time to talk to me after I completed their transaction. They said they enjoyed banking here and never met a rude person at FFCU. That confirmed that I made the right choice to work with a wonderful team."

What does Jerry do when he's not working? "I like numbers - and I'm a big baseball fan. I've followed Cleveland baseball since I was 2 years old. I've been a Pittsburgh Steelers fan since my college years at Ashland." He and his wife are lifelong Massillon residents and have been married for 27 years. They have three adult children, two grandchildren, and a dog that keep him busy!

### Earn Rewards with Your Platinum Rewards MASTERCARD

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!**



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.

