



MONEY

Matters

FRIENDS & FAMILY
CREDIT UNION

July 2013

There are benefits to being family.....

FAMILY ADVANTAGE from Friends and Family Credit Union!

Family Advantage offers 4 tiers of benefits to the members of your household based on your combination of loans, deposits, or investments with Friends and Family Credit Union. Whether you qualify for GOLD....or BRONZE....or SILVER... or even PLATINUM...with Family Advantage you could qualify to **RAISE** your rate on a Certificate....or **LOWER** your rate on a variety of loans such as vehicle loans and signature loans, **as well as a reduction on certain fees based on the benefits within your tier.** And your benefit level is updated every month! **We serve anyone who lives, works, worships, or attends school in Stark County.** Isn't it time to bring a Friend into the Family?

FAMILY ADVANTAGE from Friends and Family Credit Union!



FAMILY ADVANTAGE PRICING

PLATINUM tier	GOLD tier	SILVER tier	BRONZE tier
\$40,000 and above in combined household loan and deposit balances	\$25,000-\$39,999.99 in combined household loan and deposit balances	\$15,000-\$24,999.99 in combined household loan and deposit balances	\$0-\$14,999.99 in combined household loan and deposit balances

CONTACT YOUR FRIENDS AND FAMILY CREDIT UNION PROFESSIONAL FOR DETAILS

***If member is 60 days or more delinquent, membership status will revert to BRONZE tier. Once delinquency is brought current, membership status will be updated at month end per reclassification program. Family Advantage Pricing Loan Discounts good on all loans except real estate loans, credit card loans, and tuition loans.



MOBILE BANKING FROM FRIENDS AND FAMILY CREDIT UNION YOU'VE GOT US IN THE PALM OF YOUR HAND...

Mobile Banking from Friends and Family Credit Union is simple, convenient, fast, and secure. Access your accounts, check your balances, transfer funds. Anytime. Anywhere. Right in the Palm of Your hand. Mobile Banking from Friends and Family Credit Union. To learn more go to friendsandfamilycu.com and click on the Mobile Banking banner, or contact us for further information.

You'll go bananas over our VISA® credit cards!



Gold 7.99% APR*

Classic 12.99% APR*

- Navigating through credit card offers can be a zoo! Friends and Family Credit Union offers two card choices: **A VISA® Gold credit card with a low, fixed 7.99% APR*** or a **VISA® Classic at 12.99% APR***.
- You'll go ape over **NO annual fees, NO balance transfer fees, and NO cash advance fees on our cards.** Use the low rates to pay off balances on your higher rate cards. Don't monkey around! Apply in person at our branch or online at www.friendsandfamilycu.com.

*Annual Percentage Rate



Feast on auto loan rates as low as **2.49% APR***

as low as
2.49%
APR*

Auto loan rates and terms as low as **2.49% APR* for 72 months** are on the menu this summer at Friends and Family! You'll have **NO** reservations about shopping for a new or used vehicle with these great rates. If you already have an auto loan at another institution, you'll savor how much you can save by refinancing at Friends and Family! Don't miss out on this delectable summer loan promotion! Start the loan process today at www.friendsandfamilycu.com.

*APR = Annual Percentage Rate. Additional restrictions may apply. This offer applies to new vehicle loans, used vehicle loans and refinanced vehicle loans from other financial institutions. 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 72 months at 2.49% APR would be approximately \$179.59. Loan rate is determined by term of loan and personal credit history.

Skip-A-Pay: Friends and Family Credit Union's popular Skip-a-Pay program allows qualified members to skip June or July monthly payments on certain loans. Look for the details in a mailing that you already received!

Welcome to Easy Street with A HELOC from Friends and Family Credit Union

Hoping to arrive at a solution for financing upcoming expenses like tuition bills, home repairs or a major purchase? Consider taking the **Home Equity Line of Credit (HELOC)** route. A **HELOC** uses the equity you've built in your home to pay for those major expenses or even consolidate debt. Make Friends and Family your destination for a **HELOC**, with rates as low as **3.25% APR*** and **no appraisal fees, no closing costs, and no application fees**. Our loan representatives at Friends and Family can help you navigate through the application process and point you in the right direction to start saving money today!

as low as
3.25%
APR*



*APR = Annual Percentage Rate. 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. Sample monthly payment on the Standard Home Equity Line of Credit of \$15,000 at 3.25% APR would be approximately \$225. Sample monthly payment for an Interest Only Home Equity Line of Credit of \$15,000 at 3.25% APR for a term of the first 5 years would be approximately \$40.05.

From the Desk of Nick Langenfeld, CEO

Dear Members,

This month's discussion centers on how to avoid or minimize fees when using your debit card. No one likes fees and I have a few tips on keeping fees to a minimum.

- 1. Choose "credit" when using your debit card for purchases.** When you use your debit card and choose "credit" instead of "debit", you have no fees charged to you by the credit union. **You can use your card as much as you want and we will not charge you a fee.** This requires you to sign for the purchase instead of putting in your PIN code. If you choose "debit" instead of "credit" and you put your PIN code in, you only receive a certain number free before we assess you a fee based on your Family Advantage Tier with us. The reason is when you use your PIN code, it is much more costly to the credit union, **so choose "credit" and sign for unlimited free purchase transactions.**
- 2. Withdraw a larger amount of money from the ATM.** We have many of our members who withdraw money in smaller amounts two or three times a day; two or three times a week. The more times our network ATM's are used in this way, the cost is higher for the member. We suggest you make less visits and withdraw more money which will keep your fees lower maybe even to \$0. **Or use one of our branch ATMs at Wales Square, Federal Avenue, or Rt. 21 (Erie St. S.) and receive unlimited cash withdrawals with absolutely no fees.**

If you want more information on these tips, call the credit union at 330-832-1371 Option 4 and a Teller will assist you.

Sincerely,

Nick



★ **Holiday Closing** ★
Labor Day, Monday, September 2

Call the credit union at **330-832-1371** for rates!



NEW MAIN OFFICE
3920 Erie Street South
Massillon, Ohio 44646
Phone: 330-832-1371

DOWNTOWN DRIVE-THRU
46 Federal Avenue N.W.
Massillon, Ohio 44647
Phone: 330-832-1371

WALES SQUARE BRANCH
2056 Wales Road N.E.
Massillon, Ohio 44646
Phone: 330-832-1371

OFFICE HOURS
Monday-Friday: 9:00am-5:00pm
Friday Drive-up open until 6:00pm
Saturday: 9:00am-12:00pm

DRIVE-THRU HOURS
Monday-Thursday: 9:00am-5:00pm
Friday: 9:00am-6:00pm
No Saturday Hours

BRANCH HOURS
Monday-Friday: 9:00am-5:00pm
Friday Drive-up open until 6:00pm
Saturday: 9:00am-12:00pm

www.friendsandfamilycu.com