



# MONEY

# Matters

FRIENDS & FAMILY  
CREDIT UNION

July 2014

## Open the Door to Home Ownership with MAKE YOUR OWN MORTGAGE!

The type of loan, and terms that you choose today will affect how you live tomorrow. At Friends and Family Credit Union we give you the freedom to create your own terms- simple and straightforward - **YOU MAKE YOUR OWN MORTGAGE!** Friends and Family Credit Union, we offer 10, 15, 20, and 30 year mortgages, but maybe a 7½ year mortgage is a better fit for you....or an 23 year mortgage is to your liking. **YOU MAKE YOUR OWN MORTGAGE!** With rates as low as **2.99% APR\*!**

Choose from **FHA, VA, HARP, Fixed and Variable** to name just some of the mortgage products available to you. We offer competitive rates, **LOW** closing costs, monthly and bi-weekly payments at no charge, and you can make your payments locally!

All this month...**"MAKE YOUR OWN MORTGAGE"** at Friends and Family Credit Union.

Talk to one of our knowledgeable loan professionals today for details!



\*APR=Annual Percentage Rate. A processing fee of \$495 will be assessed. All rates and promotions are subject to change without notice. Mortgage Loans are offered on owner-occupied homes in northeastern Ohio only. Sample monthly payment for a Mortgage Loan of \$100,000 at 2.99% APR for a term of 120 months would be approximately \$965.15 (principal interest). Loan rate and LTV (Loan to Value) is based on personal credit history. Some restrictions may apply. All rates and promotions subject to change without notice.

## Dreams = Reality = A Home Equity Line of Credit from Friends and Family Credit Union.

### YOU DREAM IT...WE MAKE IT HAPPEN! A HOME EQUITY LINE OF CREDIT!

Maybe you're in a tight spot with bills, some much needed home renovations, college tuition, a 2nd honeymoon....with a **HELOC** from Friends and Family Credit Union you can live your dreams! With a **HELOC**, the possibilities are endless, and you determine what you want and when you need it. Our **HELOC** interest rates are outstanding....as low as **3.25% APR\***. There are **NO Closing costs...NO appraisal fees..NO application fees...and NO Annual fees!** Don't put your dreams on hold - make them a reality with a **Home Equity Line of Credit** from Friends and Family Credit Union!



Rates as low as  
**3.25%**  
APR\*



**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!

\*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.

**Holiday Closing  
Labor Day, Monday,  
September 1st**

# You Get the Ride... We've Got The Rates



## Vehicle Loans at Friends and Family Credit Union!!!

Add sizzling summer savings with an auto loan from Friends and Family Credit Union! **Rates are currently as low as 1.99% APR\* for up to 36 months for new and used cars, trucks and motorcycle loans.** If you've already financed your vehicle elsewhere, why not see if we can save you some money by refinancing? You might be surprised. Applying is easy - you can do it online at [www.friendsandfamilycu.com](http://www.friendsandfamilycu.com), stop in and apply in person, or just give us a call. **Hurry in today; don't miss these hot summer rates!** Offer expires on June 30, 2014!

\*APR = Annual Percentage Rate. Additional restrictions may apply. This offer applies to new vehicle loans, used vehicle loans and re-financed 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 36 months at 1.99% APR would be approximately \$343.66. Extended terms are also available up to 72 months for as low as 2.49% APR. Loan rate is determined by term of loan and personal credit history.

## 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, and investment balances. Whether you qualify for GOLD...or BRONZE...or SILVER...or even PLATINUM...with Family Advantage you could qualify to **RAISE** your rate on a new Certificate...or **LOWER** your rate on a variety of new 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? Call Friends and Family Credit Union for details.

## You've Got it Made in the Shade with a VISA® from Friends and Family



Summer is the time for cookouts, swimming, vacations... and shopping! A VISA® from Friends and Family Credit Union makes it easy and affordable to do all those things that make great family memories. When you use the card for your essential summertime purchases - attraction tickets, hotel reservations, flip-flops and sunblock - you can relax and enjoy the sunshine! Interest rates are just **7.99% APR\*** with a **VISA® Gold** or **12.99% APR\*** with a **VISA® Classic.** **Even better, you'll enjoy additional benefits such as no annual fee, no cash advance fees, and best of all, no fees for balance transfers.** If you currently carry a balance on high-interest credit cards, use your Friends and Family VISA® to consolidate them and make paying off your debts much easier. No sweat!



Apply online at [www.friendsandfamilycu.com](http://www.friendsandfamilycu.com), in person at a branch, or by phone.

\*Annual Percentage Rate

### FROM THE DESK OF NICK LANGENFELD

Dear Members,

This month's discussion centers on how to avoid or minimize fees when using your debit card. **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. Choose "credit" and sign for unlimited free purchase transactions.

Many of our members make withdrawals in smaller amounts multiple times daily and weekly. **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



#### NEW MAIN OFFICE

3920 Erie Street South  
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

#### DOWNTOWN DRIVE-THRU

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

#### DRIVE-THRU HOURS

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

#### WALES SQUARE BRANCH

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

#### BRANCH HOURS

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

[www.friendsandfamilycu.com](http://www.friendsandfamilycu.com)