

# DOLLARS & Sense



## SKIP-A-PAY!

### FINAL MONTH

Friends & Family Credit Union's Skip-A-Pay program allows qualified members to skip **July monthly payments** on certain loans. Details were sent in May to our qualifying members.



*There are benefits to being part of OUR FAMILY...*

## **FAMILY ADVANTAGE** from Friends & 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 PLATINUM...or GOLD...or SILVER... or even BRONZE...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 receive a reduction on certain fees based on the benefits within your tier. 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 & Family Credit Union for details.



## Everyone is Smiling about our Summer Auto Loan Specials



An Auto loan from FFCU will make you smile too. We offer new and used car, truck, or motorcycle loans with terms up to 84 months! Friends & Family Credit Union rates are outstanding! Stop and visit one of our loan professionals...

Tim, Kris, Bea, or Becky. They will discuss your options and put you in the ride you want at the rate and terms that you deserve! And, you can also re-finance a high interest vehicle loan from another financial institution at FFCU.

*Restrictions may apply. All rates and promotions subject to change without notice. A processing fee of \$190 will be assessed.*



Put in a pool, go to the beach, add a deck, buy new patio furniture, remodel your family room, pay for the wedding of your dreams or pay down your college tuition...whatever you have been hoping for you can have it with a HELOC from Friends & Family Credit Union!

Our HELOC rates are **LOW** and offer **NO FEES**, including **NO application fee, NO appraisal fee, NO annual fee** and **NO closing costs.**

**Stop by today for details!**

*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.*



## Pre-Paid Reloadable Debit Card

Load - Spend - Reload...and Celebrate!  
Your wallet will never run on empty!

FROM THE DESK OF  
**NICK LANGENFELD, CEO**



**Dear Members,** Are you traveling this summer or perhaps business travel takes you away from home? No worries! You can save time and money by using your Friends & Family Debit/ATM card at an ATM within the MoneyPass or Alliance One ATM Networks. Friends & Family Credit Union is a member of these networks, which offers you the freedom and flexibility of THOUSANDS of SURCHARGE-FREE ATMs nationwide! To find the ATM near your home, office, or vacation spot; simply visit our website, click the "ABOUT US" tab at the top and pull down to ATM locations. Then you are just a few clicks away from Surcharge-Free ATMs regardless of where your travels take you across the country. It's easy... and you save time and money! We invite you to try it today!

Sincerely, Nick Langenfeld

Perfect for Travel,  
Teens, Budgets and  
Special Purchases!

- CONVENIENT
- CONTROLLED
- ACCESSIBLE & SECURE

## FREE FEATURES with Family Secure Checking

### Why Wait?

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 23,000 Surcharge Free ATM's
- No minimum balance required
- No transaction limits
- 5,000 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.



**All for a \$4.95 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 New Home Summer Loan FFCU MORTGAGE LOAN PROGRAM

There are so many advantages to getting your next mortgage with Friends & Family Credit Union.

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

Have questions? We can answer them! Stop by and see a mortgage expert at Friends & Family, today.

### Checkout our Menu of Loan Products

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



★  
**Happy**  
**4th**  
*of July!*  
★

**Holiday Closing:**  
Wednesday, July 4th



### 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

### Downtown

46 Federal Avenue 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

### Acme Fresh Market at the Hillsdale Shopping Center

2905 Whipple Ave. NW  
Canton, Ohio 44708  
Phone: 330.832.1371

Monday-Friday: 10 am - 6 pm  
Saturday: 9 am - 1 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.

