

# 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 a mailer to members in May. Please contact us at any of our three locations for details.

## A SUMMER LOAN YOU'LL LOVE AT FFCU



Get a new or used vehicle loan from Friends & Family Credit Union with rates as low as 3.99% APR\* up to 60 months. That includes cars, trucks, boats, campers, or motorcycles. And, if you're stuck with a heavy, high interest vehicle loan from another financial institution, consider refinancing at FFCU and drive home some serious savings!

**Call us at 330.832.1371 for your rate or stop in today to get started!**

*APR= Annual Percentage Rate. Additional restrictions may apply. This offer applies to new vehicles and used vehicles refinanced from other institutions. All rates and promotions subject to change without notice. A processing fee of \$190 will be assessed. Sample monthly payment of a \$12,000 loan for 60 months at 3.99% APR would be approximately \$221.00. Loan rate is determined by term, year of vehicle and personal credit history.*

## TAKE ADVANTAGE of FAMILY ADVANTAGE!

At 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 BRONZE, SILVER, GOLD, or 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 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?

## Your New Home Summer Loan FFCU Mortgage Loan Program

**Before choosing a lender for your mortgage, checkout the advantages you have with Friends & Family Credit Union.**

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

We have a variety of loan options to fit every individual's need.

Our mortgage experts will help take away the uncertainties you may have when working through the loan process.



### Menu of Loan Products:

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





## Pre-Paid Re-Loadable Debit Cards



**LOAD • SPEND • RELOAD**  
*Perfect for Summer Travel!*

**CONVENIENT • CONTROLLED • ACCESSIBLE & SECURE**

## FEEL **SECURE** WITH FAMILY SECURE CHECKING

Check out these Features & Benefits:

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 33,000 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 \$5.95 monthly service charge!*



**FAST FORWARD**  
*your*  
**SUMMER FUN**  
*with a*  
**Friends & Family Credit Union Home Equity Line of Credit**



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. We can make it happen 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.*



*\* 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.*

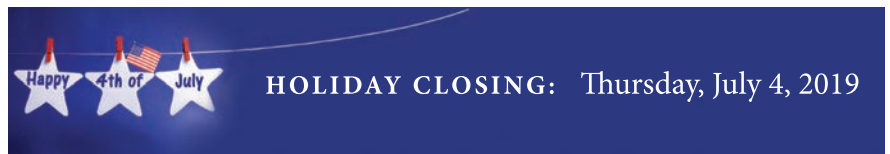
From the Desk of Nick Langenfeld, CEO



Dear Members,

If summer traveling or a business trip is in your plans, 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 offer 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. 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! Try it today!

Sincerely, Nick



### FRIENDS & FAMILY CREDIT UNION BRANCH INFORMATION

#### 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  
Saturday: 9 am-12 pm

#### Downtown

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

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

#### Acme Fresh Market at the Hillsdale Shopping Center

2905 Whipple Avenue N.W.  
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.

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

