

JULY 2020

dollars & sense.



skip the heat & skip-a-pay

Friends & Family Credit Union's Skip-A-Pay program allows qualified members to skip July OR August monthly payments on certain loans. Details were sent in a mailer to members in June. Please contact us at any of our three locations for details.



A Friends & Family Credit Union
Low Rate Auto Loan
Can Get You in
A NEW
SUMMER RIDE!

OFFER APPLIES TO: CARS • TRUCKS • MOTORCYCLES • BOATS
AS LOW AS **2.99% APR*** UP TO **76 months**
No Payment for 90 Days

*APR=Annual Percentage Rate Additional restrictions may apply. This offer applies to vehicle loans 2014 and newer, as well as refinanced vehicle loans from another financial institution. 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 2.99% APR would be \$182.27. Loan rate is determined by term of loan and personal credit history.

YOUR family finances CAN blossom

Friends & Family Credit Union's **Family Advantage Program** offers 4 tiers of benefits to the members of your household based on your combination of loans, deposits, and investment balances.

Depending on your Family Advantage tier BRONZE...SILVER... GOLD... or PLATINUM... 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. You could also receive a reduction on certain fees based on the benefits within your tier. Your benefit level is updated every month.



Friends & Family serves anyone who lives, works, worships, or attends school in Stark County. Isn't it time to bring a Friend into the Family?

"hello summer"

HELLO NEW HOME

Looking for a lender for your mortgage? Look no further!

Checkout the advantages you have with a Friends & Family Credit Union Mortgage Loan Program:

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

We have a variety of loan options to fit every need. Our mortgage experts will help take away the uncertainties you may have when working through the loan process.

Menu of FFCU Loan Products:

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



Load • Spend • Reload

Perfect for
**SUMMER
TRAVEL**

CONVENIENT • CONTROLLED • ACCESSIBLE & SECURE

Seeing is
Believing

Check Out the Abundant
Features and Benefits of
FAMILY SECURE CHECKING



Check out these Features and 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!

** 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,

Did you know you could save time and money by using your Friends & Family Debit/ATM card at an ATM within the MoneyPass or Alliance One ATM Network? 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 is easy... and you save time and money! Try it today!

Sincerely, Nick



Your Summer Can Bloom
with a Friends & Family Credit Union
Home Equity Line of Credit

With a HELOC from FFCU you can add a deck, buy new patio furniture, remodel your family room, pay for the wedding of your dreams, or pay down your college tuition.

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.

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

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

2905 Whipple Ave. N.W.
Canton, Ohio 44708
Phone: 330.832.1371

Monday-Friday: 10 am-6 pm
Saturday: 9 am-1 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 pm
Saturday: 9 am-12 pm

CLOSED: Saturday, July 4th, 2020 ★ ★ ★ ★ ★

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.

