




JULY 2021

dollars & sense.

39692-NEWS-0721



Friends & Family Credit Union's Skip-A-Pay program allows qualified members to skip June and 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. There is still time to participate.

SKIP-A-PAY
in
June & July

RED, WHITE, CELEBRATE WITH A AUTO LOAN FROM FRIENDS & FAMILY

It's time to enjoy that purchase of a new truck, car, or motorcycle and start celebrating with a low-rate auto loan from Friends & Family Credit Union.



Rates are as low as 2.49% APR* for 72 months
NO PAYMENT FOR 90 DAYS!

Stop in today or give us a call, today!

*APR=Annual Percentage Rate. Additional restrictions may apply. This offer applies to vehicle loans 2015 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 2.49% APR would be \$178.93. Loan rate is determined by term of loan and personal credit history.



CELEBRATE KASASA FOR CASH REWARDS

- Monthly CASH REWARDS for simply using your Debit Card
- No monthly maintenance fee EVER
- REFUNDS on ATM withdrawal fees, NATIONWIDE
- Link to free Kasasa Saver® to build savings automatically
- No minimum balance to earn rewards
- Unlimited check writing
- Online banking with bill pay
- And, it's Free

QUALIFYING FOR KASASA CASH REWARDS IS EASY

FIND OUT MORE - STOP IN. CALL 330.832.1371.
VISIT www.friendsandfamilycu.com

Home Sweet Home LOAN

Choosing a lender for your home mortgage? Check out the advantages you have with a Friends & Family Credit Union Mortgage Loan Program:

- Competitive rates
- Low closing costs
- Knowledgeable and experienced loan officers
- 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 & 30 years available)
- FHA
- VA
- 100% USDA Rural Development
- Fixed & Variable
- No Fee HELOC
- Home Improvement



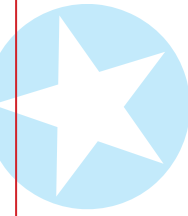
Pre-Paid Re-Loadable Debit Cards

Load  Spend  Reload

PERFECT FOR SUMMER TRAVEL



- CONVENIENT
- CONTROLLED
- ACCESSIBLE
- SECURE



FROM THE DESK OF **Nick Langenfeld, CEO**

Dear Friends,

Summer means travel! Whether it's a stay-close-cation or trip out West, you can 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! Save time and money! Try it today!

Sincerely,
Sincerely, Nick

Family Secured Checking:

There is a Lot to Smile About!

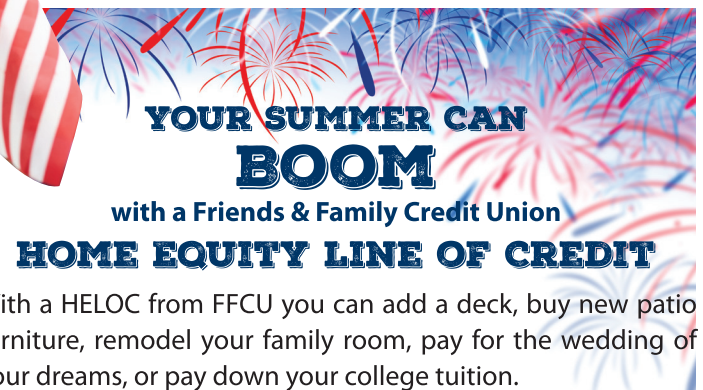
Check out these Features & Benefits:

- 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!

** 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.*



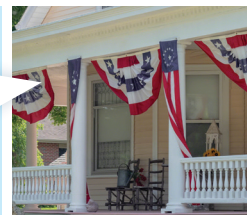
YOUR SUMMER CAN BOOM
with a Friends & Family Credit Union
HOME EQUITY LINE OF CREDIT

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

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.

