

JULY 2022

# dollars & sense.



39692-NEWS-0722



## Jump Hop & SKIP-A-PAY

Friends & Family Credit Union's Skip-A-Pay program allows qualified members to skip July payments on certain loans. Become a qualified member today and Skip-A-Pay!

Details were sent in a mailer to members in May. Please contact us at any of our three locations for additional details.

## Getting a New VEHICLE LOAN is a Breeze With FFCU

Take a joyride and take advantage of the incredible loan rates at Friends & Family Credit Union. Ask about our OUTSTANDING rates with NO PAYMENT FOR 90 DAYS!



STOP IN OR CALL US TODAY!



*All rates and promotions subject to change without notice. A processing fee of \$190 will be assessed. Loan rate is determined by term of loan and personal credit history.*



- 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 SIMPLE.

FIND OUT MORE:

STOP IN, CALL 330.832.1371 OR GO TO [www.friendsandfamilycu.com](http://www.friendsandfamilycu.com)

## Your Mortgage Loan Search is Over!

At Friends & Family, celebrate a variety of options that will fit your every need. Our mortgage experts will help take away the uncertainties you may have when working through the loan process and help you make the decision that is right for you.

### Friends & Family offers:

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

### Menu of FFCU Loan Products:

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





We are a  
*Proud*  
**SPONSOR**  
of  
**Wishes Can Happen**

*Be a Hero...* stop at any of our locations to make a donation for Stark County children battling life threatening illnesses.



- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 38,000 Surcharge Free ATM's
- No minimum balance required
- No transaction limits
- 5,800 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 Jeanna Costanzo, President /CEO**

**Dear Members,**

Find your summer adventures with help from Friends & Family Credit Union!

Check off your bucket list! Pack your bags, travel somewhere new, and go see the world. We can help with any summer vacation! Spend less time and money by using your Friends & Family Debit/ATM card at an ATM within the MoneyPass or Alliance One ATM Network. Find our ATMs near your home or vacation spot by visiting our website on the "ABOUT US" tab. Take advantage of our Surcharge-Free ATMs wherever you go!

Do you have a Friends & Family loan? We are giving you the chance to save a little money this summer by skipping one month's payment. You may be qualified to skip your July monthly payments on certain loans. Contact a member of our loan staff for details.

We are pleased you have chosen us to be your partner in banking! Please reach out to us with any of your questions or concerns.

**Enjoy your summer,  
Jeanna**



With a HELOC from Friends & Family Credit Union you can buy a pool, add a deck, or renovate your home. Choose a program that lets you enjoy this holiday with the entire family.

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

**Stop in 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.

**The FFCU  
Home Equity  
Line of Credit  
will blow  
you away**



★ ★ ★ **HOLIDAY CLOSING:** ★ ★ ★  
Monday, July 4<sup>th</sup>, 2022

**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**



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.

