

J U L Y 2023

dollars & sense.



39692-NEWS-0723

SKIP-A-PAY & get away



Skip a payment in July with Friends & Family Credit Union's Skip-A-Pay program and catch up on other payments or use it for a little get-away! Qualified members may skip July's monthly payment on certain loans. Become a qualified member and Skip-A-Pay today!

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

Our **Low Auto Loan Rates** will make you a



Enjoy a new truck, car, or motorcycle on your summer vacation! Friends & Family Credit Union has competitive auto loan rates for qualifying members – with **NO PAYMENTS FOR 90 DAYS!** Stop in or give us a call today!

*APR=Annual Percentage Rate. All rates and promotions are subject to change without notice. A processing fee of \$220 will be assessed.

KASASA IS S'MORE than your **AVERAGE BANKING**



Qualifying for KASASA CASH REWARDS is simple.

FIND OUT MORE

STOP IN, CALL 330.832.1371 OR GO TO WWW.FRIENDSANDFAMILYCU.COM

- 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

With FRIENDS & FAMILY TINA, ALWAYS COME FIRST

At FFCU, we focus on our members and that starts with our Member Service Representative, Tina. Tina focuses on what our members need and is here to be your voice. You'll see Tina at the Erie St. location where she has worked for two years. Her favorite part of her daily job is helping members



meet their financial needs and building trust, so they know she'll be there when they need her. One of the highlights of her job is getting a referral. "Once, I helped a member with his IRA and he referred a friend to do business with me. It is an honor when a member refers their family or friend to do business with me!" Tina recalls.

When Tina isn't helping her Friends and Family Members, she's spending time with her own friends and family and traveling. She has been married 32 years. She and her husband met while she served in the United States Navy. The duo have 2 daughters - one who attends Central Catholic High School and the other resides in Queens, New York. And she loves her French bulldog, Leo!



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.

FAMILY SECURE CHECKING

DOESN'T HAVE TO BE IN-TENTS IT'S EASY & SAFE!

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, 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.*



Holiday Closings:
Tuesday,
July 4th, 2023

Main Office

3920 Erie Street South
Massillon, Ohio 44646
Phone: 330.832.1371

Monday-Friday: 9 am-5 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: 9 am-5 pm
Saturday: 9 am-12 pm

Downtown

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

Monday-Friday: 9 am-5 pm
Saturday: 9 am-12 pm

FROM THE DESK OF
Jeanna Costanzo, President / CEO



Dear Members,

It's time for family vacations and weekend get-aways! Let us make those trips easier! Whether you're experiencing a stay-cation, braving a long car ride, or planning a trip with the kiddos, you can save time and money by using your Friends & Family Debit/ATM card at an ATM within our partnering networks - the MoneyPass or Alliance One ATM Network. This is just one of the benefits we offer our Friends & Family Credit Union members to assure freedom and flexibility of THOUSANDS of SURCHARGE- FREE ATMs nationwide.

To find the ATM nearest you, visit our website, click the "ABOUT US" tab at the top and pull down to ATM locations. It is easy... and you save time and money!

We wish all our friends and family safe travels! **Jeanna**

**DREAM
BIG
& SAVE
MORE
ON
HOME
LOANS
WITH FFCU**



Dream homes come in all shapes and sizes. If you're looking for the perfect lender to go with your perfect new home, consider the advantages of Friends & Family Credit Union's 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 and 30 years available)
- Fixed & Variable
- HARP
- FHA
- No Fee HELOC
- VA
- Home Improvement
- 100% USDA Rural Development

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.

