



MONEY

Matters

FRIENDS & FAMILY
CREDIT UNION

June 2014

Rates as low as

3.25% APR*



**APR = Annual Percentage Rate. 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. Sample monthly payment on the Standard Home Equity Line of Credit of \$15,000 at 3.25% APR would be approximately \$225. Sample monthly payment for an Interest Only Home Equity Line of Credit of \$15,000 at 3.25% APR for a term of the first 5 years would be approximately \$40.05.*

YOU DREAM IT...WE MAKE IT HAPPEN!

A HOME EQUITY LINE OF CREDIT!

Dreams = Reality = A Home Equity Line of Credit from Friends and Family Credit Union. Maybe your dreams include a new deck, a home remodeling project, the dream vacation that you deserve, a new pool, college tuition, or just pay off that mountain of bills. With a **HELOC**, the possibilities are endless, and you determine what you want and when you need it. Our **HELOC** interest rates are outstanding....as low as **3.25% APR***. There are **NO Closing costs...NO appraisal fees...NO application fees...and NO Annual fees!** Don't put your dreams on hold - make them a reality with a **Home Equity Line of Credit** from Friends and Family Credit Union!

Skip-A-Pay

Friends and Family Credit Union's Skip-A-Pay program allows qualified members to skip June or July monthly payments on certain loans. Look for the details in a mailing you received at the end of May.



Holiday Closings

**Independence Day
Friday, July 4th**

MAKE YOUR OWN MORTGAGE

Has Been Extended at Friends and Family Credit Union



During the entire month of June you can **"MAKE YOUR OWN MORTGAGE"** at Friends and Family Credit Union. Of course, at Friends and Family Credit Union, we offer 10, 15, 20, and 30 year mortgages, but maybe a 7½ year mortgage is a better fit for you....or an 18 year mortgage is to your liking. **YOU MAKE YOUR OWN MORTGAGE!**

Choose from FHA, VA, HARP, Fixed and Variable to name just some of the mortgage products available to you. We offer competitive rates, LOW closing costs, monthly and bi-weekly payments at no charge, and you can make your payments locally!

All this month...**"MAKE YOUR OWN MORTGAGE"**
at Friends and Family Credit Union.

Talk to one of our knowledgeable loan professionals today for details!

**All rates and promotions subject to change without notice. Mortgage loans are based on personal credit history. Some restrictions may apply.*

You've Got it Made in the Shade with a VISA® from Friends and Family

Summer is the time for cookouts, swimming, vacations... and shopping! A VISA® from Friends and Family Credit Union makes it easy and affordable to do all those things that make great family memories. When you use the card for your essential summertime purchases - attraction tickets, hotel reservations, flip-flops and sunblock - you can relax and enjoy the sunshine! **Interest rates are just 7.99% APR* with a VISA® Gold or 12.99 APR* with a VISA® Classic.** Even better, **you'll enjoy additional benefits such as no annual fee, no cash advance fees, and best of all, no fees for balance transfers.** If you currently carry a balance on high-interest credit cards, use your Friends and Family VISA® to consolidate them and make paying off your debts much easier. No sweat! Apply online at www.friendsandfamilycu.com, in person at a branch, or by phone.



You Get the Ride... We've Got The Rates Vehicle Loans at Friends and Family Credit Union!!!

Summer is just around the corner! Temperatures are rising but interest rates remain low! If it's time to buy a new vehicle, be sure to take advantage of sizzling summer savings with an Auto Loan at Friends and Family Credit Union. **Rates are currently as low as 1.99% APR* for up to 36 months for new and used cars, trucks and motorcycle loans.** If you've already financed your vehicle elsewhere, why not see if we can save you some money by refinancing? You might be surprised. Applying is easy - you can do it online at www.friendsandfamilycu.com, stop in and apply in person, or just give us a call. Hurry in today; these red-hot rates won't be around for long. Offer expires on June 30, 2014!

*APR = Annual Percentage Rate. Additional restrictions may apply. This offer applies to new vehicle loans, used vehicle loans and refinanced vehicle loans from other financial institutions. 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 36 months at 1.99% APR would be approximately \$343.66. Extended terms are also available up to 72 months for as low as 2.49% APR. Loan rate is determined by term of loan and personal credit history.

There are benefits to being family..... FAMILY ADVANTAGE from Friends and 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 GOLD...or BRONZE...or SILVER...or even 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 a reduction on certain fees based on the benefits within your tier.** And 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? Call Friends and Family Credit Union for details.

Dear Members,

From the Desk of Nick Langenfeld, CEO

If business, or a family vacation takes you away from home, be sure to save time and money by using your Friends and Family Debit/ATM card at an ATM within the **MoneyPass** or **Alliance One** ATM Network. FFCU is a member of these networks, which offers 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. Then you're 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



NEW MAIN OFFICE
3920 Erie Street South
Massillon, Ohio 44646
Phone: 330-832-1371

DOWNTOWN DRIVE-THRU
46 Federal Avenue N.W.
Massillon, Ohio 44647
Phone: 330-832-1371

WALES SQUARE BRANCH
2056 Wales Road N.E.
Massillon, Ohio 44646
Phone: 330-832-1371

OFFICE HOURS
Monday-Friday: 9:00am-5:00pm
Friday Drive-up open until 6:00pm
Saturday: 9:00am-12:00pm

DRIVE-THRU HOURS
Monday-Thursday: 9:00am-5:00pm
Friday: 9:00am-6:00pm
No Saturday Hours

BRANCH HOURS
Monday-Friday: 9:00am-5:00pm
Friday Drive-up open until 6:00pm
Saturday: 9:00am-12:00pm

www.friendsandfamilycu.com