

DOLLARS & Sense



**YEESSS!
SKIP A PAY!**

Friends & Family Credit Union's **Skip A Pay** program allows qualified members to **Skip June or July monthly payments on certain loans.** Look for details in a mailing sent in May.

why pay more?

With a Platinum MasterCard you can make your long-term financial goals achievable!

Enjoy a LOW interest rate of 7.99% APR* or 12.99% APR*. Additional benefits include **no annual fees, no cash advance fees, and no balance transfer fees!**

Use your Friends and Family Platinum MasterCard to consolidate balances from high interest rate credit cards and eliminate unnecessary debt! Start carrying a Platinum MasterCard from Friends & Family today by applying online at www.friendsandfamilycu.com or in a branch.



*APR = Annual Percentage Rate



Live Your Dreams.

Make them Happen with a **Home Equity Line of Credit** from Friends & Family Credit Union

Summer is upon us, and 'Tis the Season to update your kitchen, add a deck, buy new furniture, finish that basement man cave, pay for college tuition, or head out to that vacation oasis. Your dreams are a reality with a HELOC from Friends & Family Credit Union!

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!

*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.

Top Down...Open Road... NO WORRIES!!

Drive Into Summer with a new or used car, truck, or motorcycle loan from Friends & Family Credit Union. **Our rates are low with terms up to 84 months.** Stop and visit one of our loan professionals. Tim, Chris, Howard, or Becky. They will discuss your options and put you in the ride you want at the rate and terms that you deserve! And, you can re-finance that high interest vehicle loan from another financial institution at FFCU!



Ride with us!
At Friends & Family CU,
we're ready to help!

*APR = Annual Percentage Rate. Additional restrictions may apply. All rates and promotions subject to change without notice. A processing fee of \$190 will be assessed.

Look for the GRAND RE-OPENING
of our Downtown Office Renovation in JUNE!

**PRE-PAID
RELOADABLE
DEBIT
CARDS**

**LOAD - SPEND -
RELOAD...**

so your wallet never runs on empty!

**PERFECT FOR
Travel, Teens &
Special Purchases!**

**CONVENIENT
CONTROLLED
ACCESSIBLE
& SECURE**

FROM THE DESK OF
NICK LANGENFELD, CEO

FRIENDS & FAMILY
CREDIT UNION

Dear Members, 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. Friends and Family Credit Union 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 are 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 Langenfeld

Home SWEET Home! MORTGAGE LOAN PROGRAM

Before choosing a lender for your next mortgage, checkout the **advantages you have with Friends & Family Credit Union.**

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

We take the uncertainty out of the secondary market complications. If you have questions, come see a mortgage expert at Friends & Family. If we don't know the answer, we know where to get it!

Our Menu of Loan Products:

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



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
- 23,000 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 \$4.95 monthly service charge!

**Insurance product is not a deposit; not American Share Insurance (ASI) insured; not an obligation of Credit Union; and not guaranteed by Credit Union or any affiliated entity. Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.*

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

Downtown

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

Look for Grand Opening Soon!

Wales Square Branch

2056 Wales Road N.E.
Massillon, Ohio 44646
Phone: 330.832.1371

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



www.friendsandfamilycu.com

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.

