

# DOLLARS & Sense



## Swing Away to 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. If you have questions regarding the mailer sent in May, contact us at any of our three locations.



with FFCU'S Home Equity Line of Credit Options

Our HELOC rates are **LOW** and offer **NO FEES**, including **NO application fee, NO appraisal fee, NO annual fee and NO closing costs** making it a perfect time to take a vacation, add a deck, finish a remodeling project, or pay off your college tuition!

**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.*



## 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\* with a Platinum MasterCard from FFCU.

**NO** annual fee, **NO** cash advance fees, and **NO** balance transfer fees make long-term financial goals achievable!

Today is the day to start carrying a Platinum MasterCard from Friends & Family!

\* Annual Percentage Rate

## RIDE *the* WAVE WITH FFCU

Ride into summer with a new or used vehicle loan from Friends & Family Credit Union. Rates as low as 3.99% APR\* up to 60 months. That includes cars, trucks, boats, campers, or motorcycles. And, if you're stuck with a heavy, high interest vehicle loan from another financial institution... consider refinancing at FFCU and drive home some serious savings!

At Friends & Family Credit Union, we're ready to help you get your new ride for less!

Call us at 330.832.1371 for your rate or stop in today to get started!



*\*APR=Annual Percentage Rate. Additional restrictions may apply. This offer applies to vehicle loans 2013 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 60 months at 3.99%APR would be \$221.00. Loan rate is determined by term of loan and personal credit history.*

**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 Members,**

If a family vacation or business trip takes you away from home, be sure to 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 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 locate 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

## 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
- 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.

## Are You Dreaming OF YOUR New Home?

Before choosing a lender for your 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 have a variety of loan options to fit your needs.

Our mortgage experts will help take away the uncertainties you may have when working through the loan process.

### MENU OF LOAN PRODUCTS

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

### FRIENDS & FAMILY CREDIT UNION BRANCH INFORMATION

#### 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  
Saturday: 9 am-12 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  
Saturday: 9 am-12 pm

#### Acme Fresh Market at the Hillsdale Shopping Center

2905 Whipple Avenue N.W.  
Canton, Ohio 44708  
Phone: 330.832.1371

Monday-Friday: 10 am-6 pm  
Saturday: 9 am-1 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.



[www.friendsandfamilycu.com](http://www.friendsandfamilycu.com)