

JUNE 2020

dollars & sense.



39692-NEWS-0620



Ride
away
to
SKIP-A-PAY!

Friends & Family Credit Union's Skip-A-Pay program allows qualified members to skip July or August monthly payments on certain loans. Details will be sent in June. For information, contact us at any of our three locations.

SWITCH GEARS 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 add a deck, put in a pool, finish a remodeling project, or pay off your college tuition!

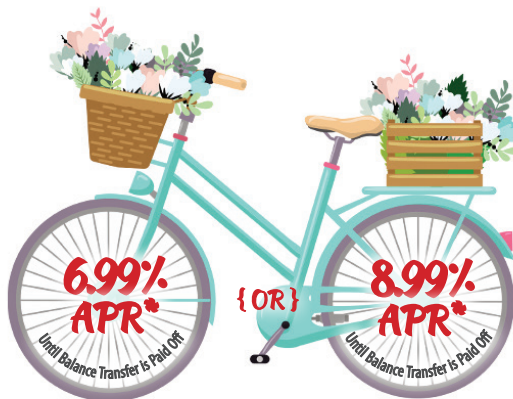
Stop by today for details!

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.

Eliminate Your High Interest Credit Card Rate

NO BALANCE TRANSFER FEES

Friends & Family
Credit Union
Can Help with a
Platinum
Mastercard
Balance Transfer



*APR Annual Percentage Rate applies to Balance Transfers only. Any purchases &/or cash advances will be at the regular disclosed low rate. All Balance Transfers must post by June 30, 2020 to qualify for this promotion. Balances cannot be transferred from any other in-house accounts at Friends & Family Credit Union. Sample monthly payment of Balance Transfer amount of \$5,000 would be 2% of the balance, which is equal to \$100. Balance Transfer Rate will be the low promotional rate until Balance Transfer amount is paid in full. Promotion is valid for existing and new card holders. All rates and promotions are subject to change at any time. Some restrictions may apply.



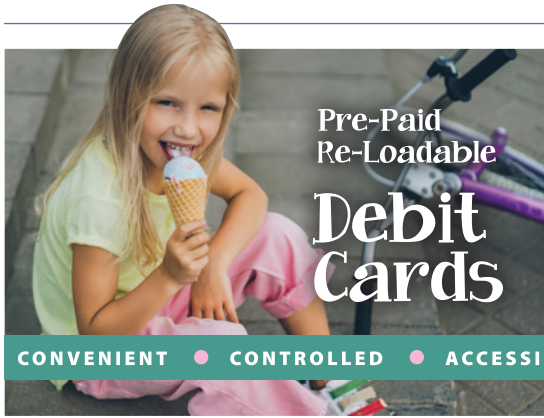
We Can
Make it
Happen!

A Friends & Family Credit Union Low Rate Auto Loan Can Get You in A NEW SUMMER RIDE!

OFFER APPLIES TO: CARS • TRUCKS • MOTORCYCLES • BOATS

AS LOW AS **2.99% APR*** UP TO **76 months**
No Payment for 90 Days

*APR=Annual Percentage Rate Additional restrictions may apply. This offer applies to vehicle loans 2014 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 72 months at 2.99% APR would be \$182.27. 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,

We continue to think of all of you as we experience the impact and uncertainty of COVID-19. You are part of our family and your safety and security is our concern. In accordance with Governor DeWine, the Ohio Department of Health, and the CDC we are rescheduling our Annual Meeting and moving it to Sunday, September 20, 2020 from 1pm until 4pm at the Executive Events Center. You may choose to keep your existing ticket and use it for September 20th, or we will offer you a refund. For members who have yet to purchase tickets we will have additional information in the near future on how to secure. Thank you for your patience and understanding. During this challenging and difficult time, now more than ever, it's time to Bring a Friend into the family.

Sincerely, Nick



**GET MOVING
TOWARD...
Family
Secure
Checking**

*And, Discover
these Features
& 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 SEARCHING
FOR A NEW HOME?**

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

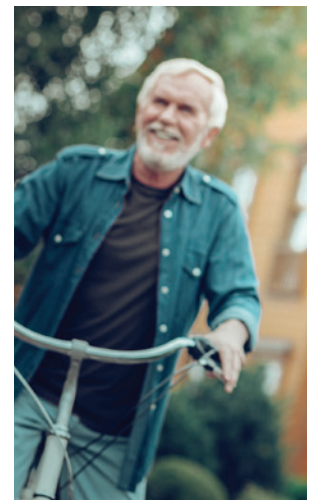
- Competitive rates
- Low closing costs
- Knowledgeable and experienced loan officers
- Payments accepted locally

We have a variety of loan options to fit every individual's need.

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 and 30 years available)
- FHA
- VA
- 100% USDA Rural Development
- Fixed & Variable
- HARP
- No Fee HELOC
- Home Improvement



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

**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
Saturday: 9 am-12 pm

CLOSED: Saturday, July 4th, 2020 ★ ★ ★ ★ ★

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.

