

JUNE 2021

# dollars & sense.



39692-NEWS-0621



## On Your Way to Skip-A-Pay

Friends & Family Credit Union's Skip-A-Pay program allows qualified members to skip June and July monthly payments on certain loans.

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



## SAIL INTO KASASA FOR CASH REWARDS

Receive:

- 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

**QUALIFYING FOR KASASA CASH REWARDS IS EASY!**

STOP IN, CALL 330.832.1371 OR GO TO [www.friendsandfamilycu.com](http://www.friendsandfamilycu.com)

## Why Wait? CHECK OUT OUR AUTO LOAN RATES!

It's time to enjoy the purchase of a new truck, car, or motorcycle and let the good times roll!

Get hooked up with an incredible low-rate loan at Friends & Family Credit Union. Rates are as low as **2.49% APR\*** up to **76 months with NO PAYMENT FOR 90 DAYS!**



**Stop in today or give us a call! DON'T WAIT!**

*\*APR=Annual Percentage Rate. Additional restrictions may apply. This offer applies to vehicle loans 2015 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 2.49%APR would be \$178.93. Loan rate is determined by term of loan and personal credit history.*

## Summer Dreams Come True with a Friends & Family Mortgage Loan

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.

Friends & Family offers:

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

### Menu of FFCU Loan Products:

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







**YOU CAN Load,  
Spend & Reload  
With no worries!**

**CONTROLLED  
ACCESSIBLE  
SECURE**



**FROM THE DESK OF Nick Langenfeld, CEO**

**Dear Friends,**

June is here and we are excited about getting out and enjoying summer fun!

Do you have something that you have been wanting to do? Perhaps adding a deck, buying a boat, paying down credit card debt? We can help you with all of those! We have many saving options, ways to earn rewards, and loan options for making the needed or wanted purchases.

If you have a loan with us, we are giving you the opportunity to save a little money this summer by skipping one month's payment. You can Skip-A-Pay in June or July! Find out the details at a Friends & Family nearest you.

We are pleased you have chosen us to be your partner in banking! Please do not hesitate to reach out to us with any of your questions or concerns.

Enjoy your summer,

**Sincerely, Nick**



**TAKE A LOOK  
at the Features and Benefits  
of Family Secure Checking**

- 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.*



With a HELOC from Friends & Family Credit Union you can buy a boat, add a deck, repair your roof, or have that dream wedding.

**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!**

*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.*

**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

**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 pm  
Saturday: 9 am-12 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.

