

JUNE 2022

dollars & sense.



39692-NEWS-0622

It's a fun day...when you 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.

Details were sent in a mailer to members in May.

Please contact us at any of our three locations for additional details.



Getting a New Vehicle Loan is Easy Even the Kids Can Do It

Make purchasing a new car, truck, or motorcycle fun again by taking advantage of the incredible loan rates at Friends & Family Credit Union. Rates are as low as 2.99% APR* with NO PAYMENT FOR 90 DAYS!

Stop in today or give us a call!



**APR=Annual Percentage Rate. Additional restrictions may apply. This offer applies to vehicle loans 2016 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 \$182.29. Loan rate is determined by term of loan and personal credit history.*



Win With KASASA for CASH REWARDS

- 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 simple!

Find out more

STOP IN • CALL 330.832.1371 • GO TO www.friendsandfamilycu.com



SCORE with Friends & Family MORTGAGE LOAN PROGRAMS

Don't wait on the sidelines, we have a variety of 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 & 30 years available)
- FHA
- VA
- 100% USDA Rural Development
- Fixed & Variable
- HARP
- No Fee HELOC
- Home Improvement



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**Enjoy the Ease
of Your FFCU
Pre-Paid Re-Loadable
DEBIT CARDS**

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YOU Can Load,
Spend & Reload

.....



CONVENIENT • CONTROLLED • ACCESSIBLE • SECURE

.....



CATCH the BENEFITS of Family Secure Checking

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 38,000 Surcharge Free ATM's
- No minimum balance required
- No transaction limits
- 5,800 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.

FROM THE DESK OF Jeanna Costanzo, President /CEO

Dear Members,

Summer fun has just begun here at Friends & Family Credit Union!

Check off your summer to-do list with Friends & Family. Install a fence in your backyard, renovate your kitchen, pay down your credit card debt. We can help with any project! We offer many saving opportunities, ways to earn rewards, and loan options for making needed or wanted purchases.

Do you have a Friends & Family loan? We are giving you a chance to save a little money this summer by skipping one month's payment. You may be qualified to skip June and July monthly payments on certain loans. Contact a member of our loan staff for details.

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,
Jeanna**



With a HELOC from Friends & Family Credit Union you can buy a pool, add a deck, repair your roof, or take a family vacation.

Our HELOC rates are LOW and offer NO FEES, including NO application fee, NO appraisal fee, NO annual fee, and NO closing costs.

Stop in 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.

★ ★ ★ **HOLIDAY CLOSING:** ★ ★ ★
Monday, July 4th, 2022

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.

