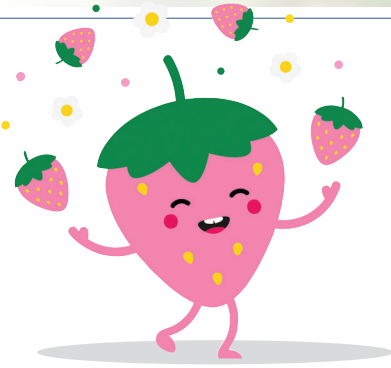


J U N E 2023

dollars & sense.



39692-NEWS-0623



Stop juggling payments this Summer with skip-a-pay

If you need a little time to catch-up, Friends & Family Credit Union's Skip-A-Pay 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.



New Vehicle Loan Rates at FFCU are BERRY Good Right Now

If you're looking for a sweet rate for a new car, truck, or motorcycle, now's the time to stop at one of Friends & Family Credit Union's three locations. Qualified customers may take advantage of an incredible loan with **NO PAYMENT FOR 90 DAYS!**

Stop or call in today! *APR=Annual Percentage Rate. Additional restrictions may apply. All rates and promotions are subject to change without notice. A processing fee of \$220 will be assessed.

ANY WAY YOU SLICE IT

KASASA

is a Great Option

- 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 OR GO TO WWW.FRIENDSANDFAMILYCU.COM



meet Kelly!

She Always has Time to Make New Friends!

Kelly, ACME Branch Manager, began working at FFCU three years ago as a part-time teller. Over those three years she had been placed at all three branches, transitioning into a full-time teller. Her hard work did not go unnoticed, and she was promoted to her current position. Being a branch manager gives her the opportunity to foster relationships with current members and to make new friends as ACME shoppers stop in. "I love helping people and being at this branch gives me a different opportunity every day for attracting new members who may not be familiar with what we do," Kelly explains.

Her shining moment at Friends & Family was her promotion to Branch Manager in 2022. "I felt so much love and support from the membership as they had watched me grow from part-time teller to full-time teller and then to be promoted to a manager, it felt like we all had gone on the journey together and they were really rooting for me to succeed," she fondly remembers.

Kelly is a resident in Canton, born and raised, and holds an Associate Degree in Entrepreneurship from Stark State. In her spare time, you'll find her spending her days with her husband and three dogs.

Make online spending easier with a Pre-Loadable Debit Card.



LOAD, SPEND & RELOAD with ease, convenience, and safety!

CONVENIENT. CONTROLLED. ACCESSIBLE. SECURE.

FFCU'S HOME EQUITY LINE OF CREDIT IS A COOL DEAL FOR THE SUMMER



With a HELOC from Friends & Family Credit Union, the dream of a summer renovation may become a reality. Buy a pool, add a deck, repair your roof, or take a family vacation! With our competitive rates you'll be happy you did.

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 Closings:
Monday, June 19th, 2023
Tuesday, July 4th, 2023

FROM THE DESK OF
Jeanna Costanzo, President / CEO



Dear Members,

The sweet sounds, sights, and smells of summer make us excited for the warm weather and fun that's coming at Friends & Family Credit Union!

When you're preparing for your summer fun, don't forget Friends & Family can help with any project! Whether you're upgrading your backyard for all those barbeques or paying down your current credit card debt, we offer many saving opportunities, ways to earn rewards, and loan options for making needed or wanted purchases.

If you already have a Friends & Family loan, we are giving you the chance to save a little money this summer by skipping one month's payment. You may be qualified to skip June or July monthly payments on certain loans. How do you know if you qualify? Contact a member of our loan staff for details.

We are delighted 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**

Family Secure Checking IS YOUR BEST PICK!

- 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.*

Main Office

3920 Erie Street South
 Massillon, Ohio 44646
 Phone: 330.832.1371

Monday-Friday: 9 am-5 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: 9 am-5 pm
 Saturday: 9 am-12 pm

Downtown

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

Monday-Friday: 9 am-5 pm
 Saturday: 9 am-12 pm

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



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.

