

# DOLLARS & Sense

## PAY LESS with PLATINUM

A **Platinum MasterCard** can make your long-term financial goals achievable!

Enjoy a **LOW** interest rate of **7.99% APR\*** or **12.99% APR\***. Additional benefits include **no annual fees, no cash advance fees, and no balance transfer fees!**

Use your Friends & Family Platinum MasterCard to consolidate balances from high interest rate credit cards and eliminate unnecessary debt! Start carrying a Platinum MasterCard from Friends & Family today by applying online at [www.friendsandfamilycu.com](http://www.friendsandfamilycu.com) or in a branch.

\*APR=Annual Percentage Rate

## Spruce Up for Spring

Good Bye Winter! Hello HELOC & Exciting Spring Projects!

Visit Friends & Family Credit Union today to see how a Home Equity Line of Credit can help make your Spring dreams a Spring reality! Our HELOC rates are **LOW**, and offer **NO FEES**, including **NO application fees, NO appraisal fees, NO annual fees and NO closing costs.**

Dreaming of a much needed vacation, new landscaping, a kitchen remodel, a backyard pool, a new deck or patio? Or, perhaps a consolidation of bills or college tuition debt? We've got your Spring Spruce Up!

**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.



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



## MARCH into a NEW HOME

Lucky for you there are so many advantages to getting a Friends & Family CU mortgage loan.

Knowledgeable & Experienced Loan Officers

Competitive Rates

Low Closing Cost

Payment Accepted Locally

There is no uncertainty of secondary market complications with Friends & Family. If you have questions, come see one of our mortgage experts.

**Call or visit with one of our loan specialists...Tim, Kris, Howard, or Becky.**

### CHECKOUT OUR MENU OF LOAN PRODUCTS

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



Please join us for our  
**ANNUAL meeting brunch**

If you haven't already made your reservations, please consider joining us for our Friends & Family Credit Union Annual Meeting on **Sunday, April 8<sup>th</sup>** at Executive Events Center located

at 5211 Tuscarawas St. West in Perry Township. We will gather at **1 p.m.** for an afternoon brunch followed by our annual business meeting. We'll celebrate our 2017 successes, talk about the plans for the future and offer door prizes. The cost for the brunch is **\$10** per member and **\$20** per nonmember. To reserve your seat, simply complete the Annual Meeting Ticket Request below and return it to the credit union with payment by **March 24, 2018.**

### ANNUAL meeting brunch TICKET REQUEST

**Sunday, April 8 Buffet Brunch at 1 p.m. Business Meeting at 2 p.m.**

Member Name \_\_\_\_\_

Member Name \_\_\_\_\_

Number of Attendees \_\_\_\_\_

\_\_\_\_ Credit Union member(s) @ \$10 each = \$ \_\_\_\_\_

\_\_\_\_ Guest(s) @ \$20 each = \$ \_\_\_\_\_

**Reservations and checks must arrive at the credit union no later than March 24, 2018.**

You're in Luck with FFCU's

## Pre-Paid Re-Loadable Debit Cards

Perfect for  
your Teens!

Convenient  
for Travel!

Useful for  
Special  
Purchases!

CONVENIENT  
CONTROLLED  
ACCESSIBLE  
& SECURE



### SAVE ON TAXES ..... Make a 2017 IRA Contribution.

Expires April 17, 2018

Even though the calendar says 2018, there's still time to take advantage of tax benefits for the 2017 tax year when you make a 2017 contribution to your Individual Retirement Account (IRA). We're here to help you do just that! If you already have a Friends & Family CU IRA, simply come in to make your contribution by April 17, 2018. If you don't yet have an IRA, we can easily set one up for you.

We offer three types of IRAs, including a Roth IRA, a Traditional IRA, and a Coverdell Education IRA. Find the one that meets your needs, and you'll be on your way to savings!

Hurry in by April 17, 2018.

### SPRING INTO A NEW RIDE FOR LESS!



Ride into Spring with a low monthly payment on your new vehicle or motorcycle loan when you finance it through Friends & Family CU! We offer great low rates and convenient terms of up to 84 months for new and used vehicles. You can refinance your auto or motorcycle loan from another financial institution and reduce your monthly payment!

At Friends & Family CU, we're ready to help you take your new ride into spring for less! Stop in today to get started.

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.



## FROM THE DESK OF NICK LANGENFELD, CEO

Dear Members,

2018 is a time of excitement, change, and growth for Friends and Family Credit Union!

We are proud to announce that we will open a new full-service branch inside the Acme Fresh Market store located at 2905 Whipple Avenue N.W. Canton, Ohio (at the Hillsdale Shopping Center). The opening of this branch will be late March 2018.

Upon the opening of our new location we will begin the process of the closing of our Wales Square Branch. The Wales Square Branch will serve as a "Drive Thru" location from March through May. On May 31, the Wales Avenue branch will close. We apologize for any inconvenience. In addition to our new full-service branch inside Acme Fresh Market on Whipple Avenue in Canton, we will also serve your financial needs at:

**46 Federal Ave. Downtown Massillon • 3920 Erie St. S. Massillon (South of Menard's)**

As always, we are grateful and appreciative of your support. We look forward to seeing you soon at our new full service location at the Acme Fresh Market in Canton.

Sincerely, Nick Langenfeld

### Your Family is Secure with Family Secure Checking

#### Membership Features & Benefits:

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 23,000 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 \$4.95 monthly service charge!

\*Insurance product is not a deposit; not American Share Insurance (ASI) insured; not an obligation of Credit Union; and not guaranteed by Credit Union or any affiliated entity. Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

#### 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

#### Downtown

46 Federal Avenue 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

#### Wales Square Branch

2056 Wales Road N.E.  
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

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