

# DOLLARS & Sense

March  
2019

39692-NEWS-0319

spruce up for  
spring

## Hello Spring Projects! Hello HELOC!

You're in luck if you are hoping to take a much needed vacation, upgrade your home or consolidate your bills.

At Friends & Family Credit Union, we can make all those happen with a Home Equity Line of Credit.

Our HELOC rates are low and there are **NO FEES, including NO application fee, NO appraisal fee, NO annual fee, and NO closing costs!** It's the perfect tool to take care of those necessary fixes!

### Simply visit FFCU today!

*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.*

**FRIENDS & FAMILY**  
CREDIT UNION



Join Us  
AT OUR ANNUAL  
MEETING  
BRUNCH

**It's not too late to reserve your seat at Friends & Family Credit Union Annual Meeting.** We will gather Sunday, April 7<sup>th</sup> at 1 p.m. for an afternoon brunch followed by our annual business meeting. We'll celebrate our 2018 successes, talk about the plans for the future and offer door prizes. Join us at Executive Events Center located at 5211 Tuscarawas St. West in Perry Township. 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, 2019.

### ANNUAL MEETING Ticket Request

**Sunday, April 7th • 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, 2019.**



Lose the  
**WEIGHT**  
of a Heavy  
RATE!

Stuck with a  
heavy interest  
vehicle loan  
from another  
financial  
institution?

Refinance your existing vehicle loan with Friends & Family Credit Union.

**Rates as low as 3.99% APR  
Get up to \$500 at signing  
No payment for up to 90 days**

**LIMITED  
TIME  
OFFER!**

Additional restrictions may apply. All rates and promotions are subject to change without notice.

APR= Annual Percentage Rate. Additional restrictions may apply. This offer applies to new vehicles and used vehicles refinanced from other institutions. All rates and promotions subject to change without notice. A processing fee of \$190 will be assessed. Sample monthly payment of a \$12,000 loan for 72 months at 3.99% APR would be approximately \$187.69. Loan rate is determined by term, year of vehicle and personal credit history.

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

*You're in Luck* with FFCU's Pre-Paid Re-Loadable Debit Cards

Perfect for your Teens, Travel & Special Purchases  
 CONVENIENT | CONTROLLED | ACCESSIBLE & SECURE



**family secure checking just makes sense**

**Membership 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. ID-Protect 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 Nick Langenfeld, CEO**



**Dear Members,**

Did you know if you are away for business or a family vacation you can save time and money by using your Friends & Family Debit/ATM card at an ATM within the MoneyPass or Alliance One ATM Network? Friends & Family Credit Union is a member of these networks, which offers you the freedom and flexibility of THOUSANDS of SURCHARGE FREE ATMs nationwide! To find the ATM near your home, office, or vacation spot, visit our website, click the "ABOUT US" tab at the top and pull down to ATM locations. Then you are just a few clicks away from Surcharge Free ATMS regardless of where your travels take you across the country. It's easy...and you save time and money. Try it today!

*Sincerely, Nick*

**Take Advantage of FAMILY ADVANTAGE from Friends & Family Credit Union!**

Family Advantage offers 4 tiers of benefits to the members of your household based on your combination of loans, deposits, and investment balances. Whether you qualify for GOLD... or BRONZE... or SILVER... or even PLATINUM... with Family Advantage you could qualify to RAISE your rate on a new Certificate... or LOWER your rate on a variety of new loans including vehicle loans and signature loans. You could also receive a reduction on certain fees based on the benefits within your tier. Great news - your benefit level is updated every month! We serve anyone who lives, works, worships, or attends school in Stark County. Isn't it time to bring a Friend into the Family? Call Friends & Family Credit Union for details.

**THERE'S TIME! Make a Contribution to a 2018 IRA & Save on Taxes!** Expires April 15, 2019

There's still time to take advantage of tax benefits for the 2018 tax year when you make a 2018 contribution to your Individual Retirement Account (IRA). We're here to help you do just that. If you already have a Friends & Family IRA, simply come in to make your contribution by April 15, 2019. What's that? You don't yet have an IRA. Friends & Family 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 15, 2019.*

**FRIENDS & FAMILY CREDIT UNION BRANCH INFORMATION**

**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

**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

**Acme Fresh Market at the Hillsdale Shopping Center**

2905 Whipple Avenue N.W.  
 Canton, Ohio 44708  
 Phone: 330.832.1371

Monday-Friday: 10 am-6 pm  
 Saturday: 9 am-1 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.

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

