

MARCH 2022

dollars & sense.



Put Your Luck to Work with
KASASA
Cash Back Checking

- 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 *Find Out More!*
STOP IN • CALL **330.832.1371** • GO TO **www.friendsandfamilycu.com**

You're in Luck
WITH AN FFCU
HOME EQUITY LINE OF CREDIT

Are you thinking about adding a deck, replacing your roof, or purchasing new kitchen appliances? We can get you started on one or all the items on your list with a Friends & Family Credit Union Home Equity Line of Credit.

Need more information? We can provide it! We offer low rates with **NO FEES**, including **NO application fee, NO appraisal fee, NO annual fee, and NO closing costs!**

Visit a Friends & Family Credit Union location near you 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.



GET LUCKY Lower Your Loan Payments on Your Current Vehicle

Limited time OFFER!

Want to get out of the high-rate loan you are paying at another financial institution? Now is the time!

Friends & Family is offering no payments for 90 days and rates as low as 2.99% APR* with terms up to 76 months. Additional rates available up to 84 months.

Call one of our loan professionals at **330.832.1371** or stop by any of our **three convenient locations.**



*APR=Annual Percentage Rate. Additional restrictions may apply. All rates and promotions are subject to change without notice. This offer applies to new vehicles and used vehicles refinanced from other financial institution. A processing fee of \$190 will be assessed. Sample monthly payment of \$12,000 loan for 72 months at 2.99%APR would be \$182.27. Loan rate is determined by term of loan and personal credit history.

ANNUAL MEETING Brunch

DETAILS COMING SOON

Please check for updates concerning the ANNUAL MEETING by going to www.friendsandfamilycu.com.

We will also have information available at our three locations once details have been finalized.

We appreciate your patience and look forward to connecting with you all soon.

FFCU AUTO LOAN RATES WILL SAVE YOU GREEN!

Right now, you can receive rates as low as 2.69% with **NO PAYMENT FOR 90 DAYS** on new and used car, truck and motorcycle loans.



Do you have a high interest loan from another financial institution? Well, you're in luck! These great rates are available for refinancing your existing auto loan!

Stop in or give one of our loan experts a call today!

Pre-Paid Reloadable Debit Card

LOAD, SPEND & RELOAD

Empty wallet? Not with with a FFCU Pre-Paid Reloadable Debit Card!

Enjoy the ease, convenience, and safety without the risk of debt!

CONVENIENT | CONTROLLED | ACCESSIBLE & SECURE

FROM THE DESK OF Jeanna Costanzo, President /CEO

Dear Friends,

We are sure lucky to have such great members to serve at Friends & Family Credit Union!

In the three months as your CEO, it has been such a pleasure seeing the interactions of our staff assisting our members... answering questions on FFCU membership, checking account services, loan options, and debit and credit card choices.

Is there something we can assist you with today? Please know that whatever your financial questions or concerns, we are here to help! Stop by any of our locations today!

We are your friends at Friends & Family! **Sincerely, Jeanna**

THERE IS STILL TIME TO SAVE YOUR POT OF GOLD

You can still contribute to a 2021 IRA and save on taxes!

If you already have a Friends & Family IRA, simply stop in to make your contribution by April 15, 2022. If you do not 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. We will help you find the one that meets your needs.

Hurry in today!



IT'S TIME TO CELEBRATE FFCU FAMILY SECURE CHECKING

Check out these incredible benefits:

- 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.

Monthly service charge only \$5.95.

* 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.



<p>Main Office 3920 Erie Street South Massillon, Ohio 44646 Phone: 330.832.1371</p> <p>Monday-Friday: 9 am-5 pm Friday: Drive-up open until 6 pm Saturday: 9 am-12 pm</p>	<p>Acme Fresh Market at the Hillsdale Shopping Center 2905 Whipple Ave. N.W. Canton, Ohio 44708 Phone: 330.832.1371</p> <p>Monday-Friday: 10 am-6 pm Saturday: 9 am-1 pm</p>	<p>Downtown 46 Federal Ave. N.W. Massillon, Ohio 44647 Phone: 330.832.1371</p> <p>Monday-Friday: 9 am-5 pm Friday: Drive-up open until 6 pm Saturday: 9 am-12 pm</p>	<p>YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT</p> <p>AMERICAN SHARE INSURANCE</p> <p><small>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.</small></p> <p> </p>
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