

# DOLLARS & Sense

**FRIENDS & FAMILY**  
CREDIT UNION

## UPSIDE DOWN IN CREDIT CARD BILLS?

### VISA Balance Transfer Offer!

We can turn you around with a  
**VISA Classic, 7.99% APR\***  
Until the balance transfer is paid off!!

**VISA Gold, 4.99% APR\***  
Until the balance transfer is paid off!!

Don't have a Friends and Family VISA?  
Apply for one today!



**FINAL MONTH!**  
offer expires  
March 31, 2015!

**NO  
BALANCE  
TRANSFER  
FEES!**

Annual Percentage Rate. Rate applies to Balance Transfers only. Any purchases &/or Cash Advances will be at the regular disclosed low rate. All Balance Transfers must post between January 1, 2015 & March 31, 2015 to qualify for this Promotion. Balances cannot be transferred from any other in House accounts at Friends & Family Credit Union. Sample monthly payment of Balance Transfer amount of \$5,000 would be 2% of the balance, which is equal to \$100. Balance Transfer rate will be the low promotional rate until Balance Transfer amount is paid in full. Promotion is valid for existing and new Card Holders. All rates and promotions are subject to change at anytime. Some restrictions may apply.

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

## Spruce Up for Spring with a HELOC



### from Friends and Family Credit Union!

**Good Bye Winter! Hello HELOC and Exciting Spring Projects!**

Visit Friends and Family CU today to see how a **Home Equity Line of Credit** can help make your Spring Dreams a Spring Reality! Our HELOC has a rate as low as **3.25% APR\*** and **NO FEES, including no application fee, no appraisal fee, no annual fee and no closing costs.** Dreaming of a much needed vacation, new landscaping, a kitchen remodeling, 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!**

\*APR = Annual Percentage Rate. 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. Sample monthly payment on the Standard Home Equity Line of Credit of \$15,000 at 3.25% APR would be approximately \$225. Sample monthly payment for an Interest Only Home Equity Line of Credit of \$15,000 at 3.25% APR for a term of the first 5 years would be approximately \$40.05.

**DON'T FORGET OUR ANNUAL MEETING  
Sunday, March 22nd at Executive Event Center**

Hurry! Tickets available until March 13th

### Ride into Spring FOR LESS! RATES AS LOW AS 2.69% APR\*

Ride into Spring with a low monthly payment on your new vehicle or motorcycle loan when you finance it through Friends and Family CU! We offer great low rates, as low as

**2.69% APR\***, and convenient terms of up to 72 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 and Family CU, we're ready to help you take your new ride into spring for less! Stop in today to get started.



\*APR = Annual Percentage Rate. Additional restrictions may apply. This offer applies to new vehicle loans, used vehicle loans and refinanced vehicle loans from other financial institutions. 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 2.69% APR would be approximately \$180.66 Loan rate is determined by term of loan and personal credit history.



**RE-LOADABLE  
DEBIT CARDS  
HERE NOW!**



**FROM THE DESK OF NICK LANGENFELD, CEO**

Dear Members,

**Security on your accounts at Friends and Family Credit Union is always a top priority for us, as I am sure it is for you, our members.** There are people out there that are constantly trying to scam all of us and take our money and/or our identity. They can cause devastating damage to your credit rating and your life. We keep all of our systems very secure at the credit union and have never had a breach of security within the credit union. Those that you have heard of lately in the media have been from retailers and other vendors who did not secure their systems appropriately. **We can only be as secure as you let us be, so remember one thing, NEVER give your financial and/or personal information to someone unless you know who they are and what they will do with the information once they receive it from you.** My parents always said to "keep it simple" and you will probably be okay. Keep this in mind to avoid any issues with your security.

*Sincerely, Nick*

**Perfect for your Teens, Travel  
and Special Purchases**

- CONVENIENT
- CONTROLLED
- ACCESSIBLE & SECURE

### There are benefits to being family... **FAMILY ADVANTAGE** from Friends and Family Credit Union!

Family Advantage offers four 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 such as vehicle loans and signature loans, as well as a reduction on certain fees based on the benefits within your tier. And, 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 and Family Credit Union for details.

### **Make a 2014 IRA Contribution Today to Save on Taxes!**

*Expires April 15, 2015*

Even though the calendar says 2015, there's still time to take advantage of tax benefits for the 2014 tax year when you make a 2014 contribution to your Individual Retirement Account (IRA). We're here to help! If you already have a Friends and Family IRA, simply come in to make your contribution by April 15, 2015. Don't yet have an IRA? Friends and 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!

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### **Family Secure Checking Features and 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 Drive-Thru**

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

Monday-Thursday: 9 am-5 pm  
Friday: 9 am-6 pm  
No Saturday Hours

#### **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

