

# DOLLARS & Sense



## STRESSED OUT BY HIGH INTEREST CREDIT CARD RATES?



### Can Help with a Platinum MasterCard Balance Transfer!

### No Balance Transfer Fees!



## 4.99% APR\*

Until the Balance Transfer is Paid Off!

OR

## 7.99% APR\*

Until the Balance Transfer is Paid Off!



## SPRUCE UP WITH A HOME EQUITY LINE OF CREDIT from Friends & Family Credit Union!

### Good-Bye Winter! Hello Spring Projects!

Visit Friends & Family Credit Union today to see how a Home Equity Line of Credit can help you get those spring projects started! Our HELOC rates are LOW, and offer NO FEES, including NO application fees, NO appraisal fees, NO annual fees and NO closing costs.

Is it time for new flooring or a kitchen remodel? With a HELOC you don't have to put off replacing that roof or HVAC system or updating your landscaping or deck.

A Friends & Family HELOC can also help you consolidate your bills or college tuition debt.

We can provide you with the information you need to make a decision!

**Stop by today to see how we can help you!**



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.

Please put Friends & Family Credit Union's Annual Meeting on your calendar. On **Sunday, April 2nd**, we will gather at 1 p.m. for a Sunday afternoon brunch followed by our annual business meeting. We'll celebrate our 2016 successes, talk about the plans for the future and offer door prizes. Come join us at **Executive Events Center** located at **5211 Tuscarawas Street 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 18, 2017.**

Join Us at Our **ANNUAL meeting BRUNCH**

### ANNUAL meeting TICKET REQUEST

**Sunday, April 2nd    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 18, 2017.**

\*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, 2017 - March 31, 2017 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 any time. Some restrictions may apply.



**PRE-PAID RELOADABLE DEBIT CARDS**

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

- CONVENIENT
- CONTROLLED
- ACCESSIBLE & SECURE

# T SAVINGS X

**Make a 2016 IRA Contribution Today to Save on Taxes**

**Expires April 15, 2017**

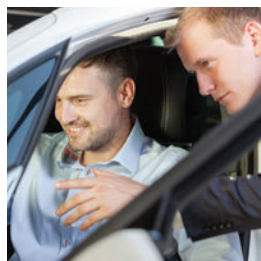
Even though the calendar says 2017, there's still time to take advantage of tax benefits for the 2016 tax year when you make a 2016 contribution to your Individual Retirement Account (IRA). We're here to help! If you already have a Friends & Family IRA, simply come in to make your contribution by April 15, 2017.

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!

## MARCH INTO A NEW RIDE FOR LESS! Rates as low as 2.49% APR\*

March into a New Ride with a low monthly payment on a new vehicle or motorcycle loan when you finance it through Friends and Family CU? We offer great low rates, as low as **2.49% APR\***, and convenient terms of up to **76 months**, for new and used cars, trucks, or motorcycles. **You can refinance your loan from another financial institution and reduce your monthly payment!**



**Give us a call and we will be happy to provide you all the information you need to March into a NEW RIDE for LESS!**

\*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 for a \$15,000 loan for 76 months at 2.49%APR would be approximately \$213.54. Loan rate is determined by term of loan and personal credit history.

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

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



Dear Members,

Our Downtown Massillon office at 46 Federal Ave. will undergo renovations beginning March 6, 2017, and will be completed approximately June 5, 2017.

During the remodeling process, it will be necessary to temporarily close the Federal Ave. office location until the completion of the remodeling. This will enable the renovation to finish much more quickly and save the credit union sizeable costs in this endeavor.

We apologize in advance for any inconvenience. However, during the remodeling project, the Federal Ave. ATM will be open and we will be happy to serve your financial needs at our following locations which are just a 5-minute drive from our Federal Ave. office at: 3920 Erie Street South (just south of Menard's) and Wales Square Branch at 2056 Wales Road N.E. Both locations have Drive-Thrus and ATMs for your convenience.

In addition, there are 25 Surcharge-Free ATMs within 8 miles of the Federal Ave. Office, and 12 Shared Branching Locations in Stark County where you can transact business while we renovate. If you have any questions or concerns please call 330-832-1371 Option 4 for more information.

Again, we apologize for any inconvenience. Thank you for your patience. We look forward to serving you soon at the renovated Federal Ave. office.

*Sincerely, Nick*

## We Invite You to Consider 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 only \$4.95 monthly**

\*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

Temporarily Closed  
for Renovations

### Wales Square Branch

2056 Wales Road N.E.  
Massillon, Ohio 44646  
Phone: 330.832.1371

Monday-Friday: 9 am-5 am  
Friday: Drive-up open until 6 pm  
Saturday: 9 am-12 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.

