

MARCH 2020

dollars & sense.

Eliminate Your High Interest Credit Card Rate NO BALANCE TRANSFER FEES

Friends & Family Credit Union Can Help with a Platinum Mastercard Balance Transfer



**6.99%
APR***

OR

**8.99%
APR***

Until Balance Transfer is Paid Off

Until Balance Transfer is Paid Off

*APR Annual Percentage 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 March 1, 2020 – April 30, 2020 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 note 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.



Join Us at Our **Annual Meeting**

APRIL 19TH

It's not too late to reserve your seat at Friends & Family Credit Union's Annual Meeting.

Our members will gather **Sunday, April 19th** at 1 p.m. for an afternoon brunch followed by our annual business meeting. We'll celebrate our 2019 successes, talk about future plans and give out 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 beside and return it to the credit union with payment by April 6, 2020.



**MARCH
into FFCU**

for a **LOW RATE AUTO LOAN**



As luck would have it, you can drive into spring in style with a new ride thanks to the low rate loan from Friends & Family Credit Union. Right now, you can receive **rates as low as 3.49% APR* for 76 months!** Shorter terms are available for 3.15% APR* for 48 months.

Would you like to get out of the high interest loan you have from another financial institution? These great rates are available for refinancing your existing auto loan, as well.

Stop in today or give us a call!

*APR=Annual Percentage Rate. Additional restrictions may apply. This offer applies to vehicle loans 2013 and newer, as well as refinanced vehicle loans from another financial institution. 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 76 months at 3.49 APR would be \$176.21. Loan rate is determined by term of loan and personal credit history.



Annual Meeting Brunch **TICKET REQUEST**

Sunday, April 19, 2020 • 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 April 6, 2020.





There is Still Time to Contribute to a 2019 IRA & Save on Taxes

Expires April 15, 2020

There's still time to take advantage of tax benefits for the 2019 tax year when you make a 2019 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, 2020. 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, 2020.

Is it a NEED or a WANT? | YOU ARE IN LUCK! It doesn't matter! We can help you get it!

A vacation? A home makeover? A consolidation of your bills?

At Friends & Family Credit Union, we can get you your needs and wants 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.



Join Us for a Reflections of

Friends & Family Credit Union with Palmer Vacations and Collette Tours is offering you an amazing vacation opportunity: Reflections of Italy, a 10-day tour.

Don't hesitate! Book by March 17th and save \$200 per person!

Call Palmer Vacations at 330.966.2252.



FROM THE DESK OF Nick Langenfeld, CEO

Dear Members,

Spring is rapidly approaching! Maybe you just attended the Cleveland Auto Show, and now you're all revved up to Spring into that new or used vehicle loan. Maybe it's time to secure a mortgage for the home of your dreams, or maybe it's time for a Home Equity Line of Credit for a little TLC for your existing home. Is it time to make a kitchen upgrade, add a new deck, or how about a swimming pool? At Friends & Family Credit Union we have the loan to fit your needs, your lifestyle, and your budget. Call or contact one of our local, friendly loan professionals...Tim, Kris, Bea, or Becky. We look forward to seeing you soon. **Sincerely, Nick**

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
- 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!

**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.*

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

Perfect for your Teens, Travel & Special Purchases

CONVENIENT . CONTROLLED ACCESSIBLE & SECURE

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

Acme Fresh Market at the Hillsdale Shopping Center

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

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

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.

