

MARCH 2021

dollars & sense.



39692-NEWS-0321

If You Haven't Checked Out
KASASA
Cash Back Checking ... It's Time



Put More of YOUR Money...Back into YOUR Pocket

- 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**
OR GO TO **www.friendsandfamilycu.com**



Spread your Wings
with a FFCU Home Equity
Line of Credit

Are you thinking about adding a deck, or replacing your kitchen appliances?

Does your family need a quiet beach getaway to reconnect? Spread your wings! 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.

**SAME VEHICLE.
LOWER PAYMENTS.**

Check out this limited time vehicle Refinance offer!



You can refinance your vehicle loan from another financial institution, and receive:

- 2% Cash back rebate (Up to \$500)
- No Payment for 90 days
- Rates as low as 2.99% APR* with terms up to 84 months

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

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 2.99% APR would be approximately \$182.27. Loan rate is determined by term, year of vehicle and personal credit history.

**ANNUAL
meeting
BRUNCH**

Details To Come



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 gathering with you all soon.



Pre-Paid Reloadable Debit Card

Load, Spend, & Reload

Your wallet will NEVER be empty with a FFCU Pre-Paid Reloadable Debit Card!

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

Convenient • Controlled • Accessible & Secure



There is Still Time!

You can still contribute to a 2020 IRA and save on taxes!

If you already have a Friends & Family IRA, simply stop in to make your contribution by April 15, 2021. 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!

Love what you Drive with a Low-Rate Auto Loan

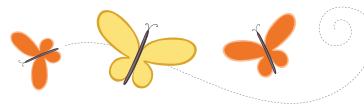


Friends & Family Credit Union is continuing to offer amazing low auto loan rates. You can receive **rates as low as 2.99% APR* up to 76 months with NO PAYMENT FOR 90 DAYS!**

If you would love to pay less than what you are paying at another financial institution, these great rates are available for refinancing your existing auto loan, as well.

Stop in today or give us a call! You'll love the low rates at FFCU!

Happy ST. PATRICK'S Day!



FROM THE DESK OF **Nick Langenfeld, CEO**

Dear Friends,

With all the snow we had in February, we are certainly excited that Spring is just around the corner! The caring staff of Friends & Family Credit Union's three locations are warmed up and ready to help you with your financial needs.

Do you have questions about a Pre-Loadable Debit Card for yourself or a teen in your family?

Are you confused about the features and benefits of KASASA Cash Back Checking or Family Secured Checking?

Would you like to purchase a new vehicle or home, but you are not sure how to go about getting a loan?

Whatever your financial questions or concerns, we are here to help! Call or stop by a location near you today.

Sincerely, Nick

LOOK WHAT YOU WILL FIND

AND WHAT WILL BE FREE... **WITH FAMILY SECURED CHECKING**

- 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.



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.

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

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 pm
Saturday: 9 am-12 pm

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



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.

