

MARCH 2023

dollars & sense.



39692-NEWS-0323



KASASA CASH BACK is Always a Great Plan!

- 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

Erie Avenue Location is

the HUB

of Friends & Family Operations

Meeting the needs of its members is a common theme at all FFCU locations, but at the Erie office the credit union is able to service every need that a member may encounter. The Erie office is home to the CEO, branch manager, accountants, marketing director, loan executives, and tellers.



Located conveniently off Rt. 30 at the Rt 21 exit, our attractive Erie Street location is accommodating to the staff and members.

Branch Manager Bea Wykoff shared that the staff is diligent about taking time with each member and providing the care to serve each one accurately and personally. "We enjoy getting to know our members," said Wykoff, "we are friends and family!"

www.friendsandfamilycu.com



Drive In Better Auto Loan Rates at FFCU

Move out of the high-rate loan you are paying at another financial institution.

FFCU is offering no payments for 90 days and rates as low as 5.14% APR up to 60 months. This offer is available for a limited time.

Additional rates are available.

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. Offer applies to vehicle loans 2017 and newer, as well as refinanced vehicle loans from another financial institution. All rates and promotions subject to change without notice. Loan rate is determined by term of loan and personal credit history. Monthly payment for a \$10,000 loan at 5.14% APR is \$189.35 per month. A \$220.00 processing fee will be assessed.

annual meeting BRUNCH

Sunday, April 23, 2023

Buffet Brunch at 1 p.m.

Business meeting at 2 p.m.



The Friends & Family Credit Union Annual Brunch is scheduled for next month. We'll celebrate our successes, talk about the plans for the future, and attendees will have chances to win door prizes. This year's meeting is at Executive Events Center located at 5211 Tuscarawas St. West in Perry Township. The cost of the brunch is \$20 per member and \$30 per guest. To reserve your seat, complete the Annual Meeting Ticket Request below and return it to FFCU with payment by April 10, 2023.

annual meeting TICKET REQUEST

Member Name _____

Number of Attendees _____

Credit Union Member(s) @ \$20 each=\$ _____ Guest(s) @ \$30 each=\$ _____

Reservations and checks must arrive at the credit union no later than April 10, 2023.



Friends & Family Credit Union's reloadable debit card is a great way to control spending with the convenience of a credit card! Whether you're looking to curb some spending or teaching a teen or young adult about financial responsibility, now's the time to get a FFCU Pre-Paid Reloadable Debit Card!

CONVENIENT • CONTROLLED • ACCESSIBLE & SECURE



If you already have a Friends & Family IRA, simply stop in to make your contribution by April 15, 2023. Don't have one? No problem! 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!



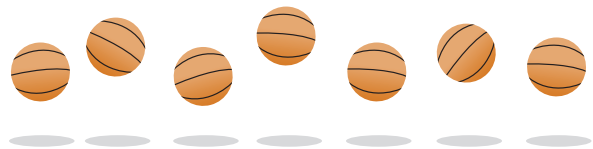
FROM THE DESK OF
Jeanna Costanzo, President / CEO



Dear Members,

Despite the dreaded groundhog prediction of six more weeks of winter, rest assured that 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. Possibly, it's time for secure mortgage for the home of your dreams, or how about a Home Equity Line of Credit to fulfill some TLC in your existing home... a kitchen, upgrade, 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. We look forward to seeing you soon. Now, more than ever, it's time to bring a Friend into the Family!

Sincerely,
Jeanna



WE'VE GOT YOUR TEAM'S BACKS WITH 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.*

Main Office
 3920 Erie Street South
 Massillon, Ohio 44646
 Phone: 330.832.1371
 Monday-Friday: 9 am-5 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: 9 am-5 pm
 Saturday: 9 am-12 pm

Downtown
 46 Federal Ave. N.W.
 Massillon, Ohio 44647
 Phone: 330.832.1371
 Monday-Friday: 9 am-5 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.

