

DOLLARS & Sense



YOUR NEW HOME IS WAITING... SO GET MOVING!

Mortgage Loan Program

Before choosing a lender for your next mortgage, checkout the advantages you have with Friends and Family Credit Union.

- Competitive rates
- Low closing costs
- Knowledgeable and experienced loan officers
- Payments accepted locally

We take the uncertainty out of the secondary market complications. If you have questions come see a mortgage expert at Friends and Family. If we don't know the answer, we know where to get it!

Checkout our Menu of Loan Products

- Conventional (10, 15, 20 and 30 years available)
- Fixed & Variable
- FHA
- HARP
- VA
- No Fee HELOC
- 100% Home Improvement
- 100% USDA Rural Development



MAYbe MAY is Just the Right Time...

to update your kitchen appliances, build a new deck, prepare for your daughter's upcoming wedding, put in a swimming pool, fund those college courses, or go on a well-deserved vacation!

You can with a HELOC from Friends and Family Credit Union!

Visit Friends and Family CU today to see how our **Home Equity Line of Credit** can help you! 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.** 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.



RIDE FOR LESS!

Rates as low as 2.69% APR*

Friends & Family Credit Union is offering low monthly payments on your new vehicle or motorcycle loan.

When you finance with us, you will receive great rates, as low as **2.69% APR***, and convenient terms of up to 72 months for new and used vehicles! **You can refinance your car, truck 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.



Honoring the Heroes who Served

FROM THE DESK OF
NICK LANGENFELD, CEO

FRIENDS & FAMILY
CREDIT UNION

Dear Members, If business or a family vacation takes you away from home, be sure to save time and money by using your Friends and Family Debit/ATM card at an ATM within the MoneyPass or Alliance One ATM Network. Friends and Family Credit Union is a member of these networks, which offers you the freedom and flexibility of THOUSANDS of SURCHARGE FREE ATMs nationwide! To find the ATM near your home, office, or vacation spot; simply visit our website, click the "ABOUT US" tab at the top and pull down to ATM locations. Then you are just a few clicks away from Surcharge Free ATMS regardless of where your travels take you across the country. It's easy...and you save time and money. Try it today!

Sincerely, Nick Langenfeld

Skip A Pay!

Friends and Family Credit Union's Skip A Pay program allows qualified members to Skip June or July monthly payments on certain loans. Look for details in a mailing you will receive the end of May.

Load - Spend - Reload.... so your wallet never runs on empty!

Now you can get all of the ease, convenience, and safety of plastic without the risk of debt with a PrePaid Re-Loadable Debit Card from Friends and Family Credit Union. A Visa® prepaid card works just like a debit card and can be used worldwide at any location that accepts Visa®. You choose the amount you want to load onto your card, so you are in control of the amount you spend.

CONVENIENT

- Perfect for travel, special purchases, and everyday
- Flexibility to make purchases in person, online and over the phone
- No credit history required • No swipe or pin fees

CONTROLLED

- Great money management tool for teens and college students
- Helps you regulate your spending to only what is on the card
- Keeps track of your balances online

ACCESSIBLE AND SECURE

- Get cash when you need it at more than a million ATMs worldwide
- Safe cashless options – not tied to your checking or savings account

Why Wait?...the time is now with VISA®'s low interest rate

Low interest means more vacation fun, shopping fun, friends and family fun with a Visa® Gold or Visa® Classic credit card.

Enjoy a **LOW interest rate of 7.99% APR* with a VISA® Gold** or **12.99% APR* with a VISA® Classic**. Additional benefits, such as **no annual fee, no cash advance fees, and no balance transfer fees**, make long-term financial goals achievable.

Use your Friends and Family VISA® to consolidate balances from high interest rate credit cards and eliminate unnecessary debt! Start carrying a VISA® from Friends & Family, today, by applying online at www.friendsandfamilycu.com or in a branch. ** Annual Percentage Rate*

www.friendsandfamilycu.com



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

Closed Memorial Day - Monday, May 25, 2015