

# DOLLARS & Sense



## DRIVE for LESS We're offering low monthly payments on your new or used car, truck or motorcycle.

**When you finance with us, you will receive great rates with terms up to 84 months!** You can drive home some serious savings by re-financing your high interest vehicle loan from another financial institution. At Friends & Family Credit Union, we're ready to help you get your new ride for less! Call us at 330.832.1371 for your rate or 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.

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

### WITH A FRIENDS & FAMILY MORTGAGE LOAN

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 & 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 & 30 years available)
- FHA • VA • 100% USDA Rural Development
- Fixed & Variable • HARP • No Fee HELOC
- 100% Home Improvement



Maybe you want to build a deck, buy a grill, update your kitchen appliances, remodel your bathroom, pay for a wedding or college tuition, or take a well-deserved vacation on "some beach...somewhere"! Find the money you need with a **Home Equity Line of Credit**. The possibilities are endless, and you determine what you want and when you need it.

### Our HELOC interest rates are outstanding!

There are NO Closing Costs...NO Appraisal Fees...NO Application Fees...and NO Annual Fees!

\*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.





Dear Members,

Our Downtown Massillon Office at 46 Federal Avenue is presently undergoing renovations that 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.

Thank you for your patience. We look forward to serving you soon at the renovated Federal Ave. office.

Sincerely, Nick

## SKIP A PAY!

Friends & 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 Pre-Paid Re-Loadable Debit Card from Friends & Family Credit Union. A Visa pre-paid 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 expenses
- 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 what is only 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 for a Platinum MasterCard!

Low Interest means more vacation fun, shopping fun, friends & family fun with a Platinum MasterCard from FFCU.

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

Start carrying a Platinum MasterCard from Friends & Family, today!

\*Annual Percentage Rate

## FAMILY SECURE CHECKING Check out these Features & 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.



Office is closed Monday, May 29th for Memorial Day

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