

# DOLLARS & Sense



## DRIVE for LESS RIDE for LESS WITH FFCU



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!



## 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 & 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 & Family.

#### 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



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



## turn your Want-to-Haves into Can-Haves

with a **Home Equity Line of Credit** from FFCU

Maybe you want to purchase a grill, update your kitchen counters, 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!

*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.*

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.



**Dear Members,** We are proud to announce the **OPENING** of our **NEW FULL SERVICE BRANCH** in the Acme Fresh Market at **2905 Whipple Avenue N.W. in Canton!**

We are excited for you to visit this beautiful new location for all of your financial needs! Whether it's a vehicle loan, personal loan, Mastercard, Mortgage, Home Equity Line of Credit, checking or savings. We look forward to serving you!  
Our New Location hours will be: **Monday - Friday: 10am - 6pm • Saturday: 9 am - 1 pm**

Also, a reminder that our **Wales Road Branch** will continue to operate as a **DRIVE THRU ONLY** facility through the month of May. **It will officially close at the end of business on May 31, 2018.**

In addition, we will also be happy to serve your financial needs at our two Massillon locations:  
**3920 Erie Street South • 46 Federal Avenue**

As always, we are grateful and appreciative of your support. Our sincere thanks. See you soon at our new full service branch at the Acme Fresh Market in Canton. **Sincerely, Nick**

**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 for a Platinum MasterCard?**

A low Interest Platinum MasterCard from FFCU means more vacation fun, shopping fun, friends & family fun!

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

Monday-Friday: 9 am-5 pm  
Friday: Drive-up open until 6 pm  
Saturday: 9 am-12 pm

**Wales Square Branch (Drive Thru Only)**

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

**Acme Fresh Market at the Hillsdale Shopping Center**

2905 Whipple Ave. NW  
Canton, Ohio 44708  
Phone: 330.832.1371

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

**Closed Monday, May 28th for Memorial Day**

