

DOLLARS & Sense

May
2019

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Families LOVE Family Secure Checking



Check Out These Features and Benefits:

- 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.

All for a \$5.95 monthly service charge!

**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.*

Get on the road with a low rate loan on a new or used car, truck or motorcycle.

get on
THE
road
WITH FFCU



When you finance with us, you will receive great rates with terms up to 84 months!

Paying a high rate on an existing loan at another financial institution? You can drive home some serious savings by refinancing your loan with us! 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!

It's a **DON'T WAIT!** Loan

Want to build a deck, buy a grill, update your kitchen appliances, remodel your bathroom, pay for a wedding, or take a well-deserved vacation?



DON'T WAIT!

Call a Friends & Family Credit Union loan officer today to ask about our outstanding rates on a Home Equity Line of Credit.

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

DON'T WAIT!

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.

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.



From the Desk of Nick Langenfeld, CEO



Dear Members,

Spring has finally arrived in Stark County! Maybe you just attended the Auto Show, and now you're all revved up to Spring into that new or used vehicle loan. Maybe it's time to secure a mortgage for the home of your dreams, or maybe it's time for a little TLC for your existing home. A new kitchen upgrade, add 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. Call or contact one of our local, friendly loan professionals... Tim, Kris, Bea, or Becky. We look forward to seeing you soon.

Sincerely, Nick

Are You Ready To Move? Your Friends at FFCU Can Help

If you are ready to get moving, we invite you to check out the advantages of a home mortgage loan with Friends & Family Credit Union:

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

We have mortgage experts that will take away the uncertainties you may have when working through the loan process. And, we have a variety of loan options to fit every individual's need.

MENU OF LOAN PRODUCTS

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



OFFICE IS CLOSED Monday, May 27th for Memorial Day

Load | Spend | Reload

Looking for ease, convenience, and safety of plastic without the risk of debt?

A Visa Pre-Paid Re-Loadable Debit Card from Friends & Family Credit Union 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. You are in control of the amount you spend. It may be just right for you and your family. Here is why....



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 & 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

FRIENDS & FAMILY CREDIT UNION BRANCH INFORMATION

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
Saturday: 9 am-12 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
Saturday: 9 am-12 pm

Acme Fresh Market at the Hillsdale Shopping Center

2905 Whipple Avenue N.W.
Canton, Ohio 44708
Phone: 330.832.1371

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

www.friendsandfamilycu.com

