

MAY 2020

# dollars & sense.

39692-NEWS-0520



Eliminate your high interest credit card rate

Friends & Family Credit Union Can Help with a Platinum Mastercard Balance Transfer



**NO BALANCE TRANSFER FEES**

**6.99% APR\***  
Until Balance Transfer is Paid Off

OR

**8.99% APR\***  
Until Balance Transfer is Paid Off

*\*APR=Annual Percentage Rate applies to Balance Transfers only. Any purchases &/ or cash advances will be at the regular disclosed low rate. All Balance Transfers must post between March 1, 2020 – June 30, 2020 to qualify for this promotion. Balances cannot be transferred from any other in-house accounts at Friends & Family Credit Union. Sample monthly payment of Balance Transfer amount of \$5,000 would be 2% of the balance, which is equal to \$100. Balance Transfer rate will be the low promotional rate until Balance Transfer amount is paid in full. Promotion is valid for existing and new card holders. All rates and promotions are subject to change at any time. Some restrictions may apply.*

You may be on your way to **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. Details will be sent in a mailer in May or feel free to contact us at any of our three locations.



WE ARE PROUD TO OFFER

## LOW RATE Auto Loans

AT FFCU

Whether you are purchasing a new or used vehicle or would like to get out of the high interest loan you have from another financial institution, we can get you waving your flag to celebrate your low interest rate loan from Friends & Family Credit Union!

We are offering **rates as low as 3.49% APR\* for 76 months** plus, shorter terms are available for 3.15% APR for 48 months **on your new or used vehicle purchase.**

**Stop in or give us a call today!**

*\*APR=Annual Percentage Rate. Additional restrictions may apply. This offer applies to vehicle loans 2014 and newer, as well as refinanced vehicle loans from another financial institution. 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 76 months at 3.49 APR would be \$176.21. Loan rate is determined by term of loan and personal credit history.*



...or build a deck, buy a grill, update your kitchen appliances, or consolidate your bills with a Friends & Family Credit Union Home Equity line of credit.

Call a loan officer today to ask about our outstanding rates!  
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.*

## FROM THE DESK OF Nick Langenfeld, CEO

Dear Members,

The impact and uncertainty of COVID-19 is being felt by all of us. At Friends and Family Credit Union our priority is always the safety and security of our members and employees. In accordance with Governor DeWine, the Ohio Department of Health, and the CDC we are rescheduling our Annual Meeting. The new date is: Sunday, September 20, 2020 from 1 until 4pm at the Executive Events Center. You have the choice of keeping your existing ticket and using it for September 20th, or we will offer you a refund. For members who have yet to purchase tickets, we will have additional information in the near future on how to purchase one. Thank you for your patience and understanding. During this challenging and difficult time, now more than ever, it's time to Bring a Friend into the Family. **Sincerely, Nick**



**RED ★ WHITE**  
Load • Spend • Reload

We can provide the ease, convenience, and safety of plastic without the risk of debt with a Visa Pre-Paid Re-Loadable Debit Card from Friends & Family Credit Union. It 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. Be in control of how much you spend!

Consider these features:

### 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



*Moving  
is a  
Breeze*

with your friends  
at Friends & Family

Let our mortgage experts take away the uncertainties you may have when working through the loan process. We have a variety of loan options to fit every individual's need. 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

### Menu of Loan Products

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



### 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

### Acme Fresh Market at the Hillsdale Shopping Center

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

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

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.

