

M A Y 2021

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39692-NEWS-0521

Mom's Win WITH **KASASA** Cash Back Checking



- Monthly CASH REWARDS for simply using your Debit Card
- No monthly maintenance fee EVER
- REFUNDS on ATM withdrawal fees, NATIONWIDE
- Link to free Kasasa Saver® to build savings automatically
- No minimum balance to earn rewards
- Unlimited check writing
- Online banking with bill pay
- And, It's Free



QUALIFYING FOR KASASA CASH REWARDS IS EASY

Find Out More! **STOP IN • CALL 330.832.1371**
GO TO www.friendsandfamilycu.com

Annual Meeting to be held Virtually



Due to the Impact of COVID-19, our Annual Meeting will be held Virtually.

The date of our Virtual Meeting will be held Wednesday, May 26th at 7pm.

To have access to the virtual meeting, you must register by emailing us at info@friendsandfamilycu.com and indicate ANNUAL MEETING and YOUR NAME.

As the date of the Virtual Meeting nears, we will email you a URL link. You have until Tuesday, May 25th at 1pm to register. The URL link will also be provided on our website.

Mastercard UPDATE:

Friends & Family Credit Union is changing our credit card processor to better serve your credit card needs.

Details will be in your mail.



Get Mom into a New Vehicle this Spring with a Low Rate Auto Loan



Now is the time to make that purchase of a new car, truck, or motorcycle for mom to take advantage of the incredible loan rates at Friends & Family Credit Union. Rates are as low as 2.49% APR* for up to 76 months with NO PAYMENT FOR 90 DAYS!

Stop in today or give us a call!

*APR=Annual Percentage Rate. Additional restrictions may apply. This offer applies to vehicle loans 2015 and newer. 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 2.49%APR would be \$178.93. Loan rate is determined by term of loan and personal credit history.

Busy Moms Need A PRE-PAID RELOADABLE Debit Card

You can **LOAD, SPEND**
& **RELOAD** with ease,
convenience, and safety
of without the risk of debt!

CONVENIENT • CONTROLLED
ACCESSIBLE & SECURE



FROM THE DESK OF **Nick Langenfeld, CEO**

Dear Friends,

We understand the incredible pressures on families and especially moms...caregiving, working, cleaning, volunteering,

One thing they shouldn't worry about is banking...and at Friends & Family Credit Union we make banking easier.

Whatever your financial questions or concerns, we can assist! Call or stop by a location near you, today.

Happy Mother's Day!

Sincerely, Nick



A kitchen makeover, new patio furniture, lower interest on current debt? Whatever Mom wants, Mom should get and can have with a Home Equity Line of Credit from Friends & Family!

We offer low rates with NO FEES, including NO application fee, NO appraisal fee, NO annual fee, and NO closing costs!

Need more information? We can provide it! Visit or call a Friends & Family Credit Union location near you today for details.

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.

SAME VEHICLE. LOWER PAYMENTS.

Limited Time Vehicle Re-Finance Offer

You can refinance your vehicle loan from another financial institution, and receive:

- 2% Cash back rebate (Up to \$500)
- No Payment for 90 days
- Rates as low as 2.99% APR* with terms up to 76 months



Call one of our loan professionals at 330-832-1371 or stop by any of our three convenient locations.

ADDITIONAL RESTRICTIONS MAY APPLY. ALL RATES AND PROMOTIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE. APR= Annual Percentage Rate. Additional restrictions may apply. This offer applies to new vehicles and used vehicles refinanced from other institutions. All rates and promotions subject to change without notice. A processing fee of \$190 will be assessed. Sample monthly payment of a \$12,000 loan for 72 months at 2.99% APR would be approximately \$182.27. Loan rate is determined by term, year of vehicle and personal credit history.

FFCU FAMILY SECURE CHECKING... THE BENEFITS ARE ENDLESS

- 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.



Monthly service charge only \$5.95.

** 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.*



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

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 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.

