

MAY 2022

dollars & sense.



39692-NEWS-0522



**Make Mom
happy**
with a
New Vehicle
at a
Low Loan Rate



KASASA Cash Back Checking **FOR BUSY FAMILIES**

- 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

QUALIFYING
FOR
KASASA
CASH REWARDS IS
EASY

- No minimum balance to earn rewards
- Unlimited check writing
- Online banking with bill pay
- And, it's FREE

Find Out More >

STOP IN • CALL **330.832.1371**
GO TO www.friendsandfamilycu.com

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 2.99% APR* 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 2016 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 72 months at 2.99%APR would be \$182.29. Loan rate is determined by term of loan and personal credit history.

Mom CAN GET HER WISH LIST WITH A
HOME EQUITY LINE OF CREDIT
Whatever Mom wants. Mom should get!

She can get a closet makeover, new patio furniture, or updated flooring 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.



Friends & Family
Credit Union's
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 are coming to members in a mailer in May. Please contact us at any of our three locations for additional details.

Pre-Paid Reloadable Debit Card

for
moms
on the
run

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

CONVENIENT
CONTROLLED
ACCESSIBLE
& SECURE



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*



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 and used vehicles 2019 and newer, financed 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 \$182.29. Loan rate is determined by term, year of vehicle and personal credit history.

FROM THE DESK OF Jeanna Costanzo, President /CEO

Dear Friends,

Families are so busy... caregiving, working, cleaning, volunteering...especially moms!

Friends & Family Credit Union likes to make banking easy! We invite you to stop by and let us help you understand our products and services and the how they can simplify your life!

Happy Mother's Day!

Sincerely, Jeanna

THE BENEFITS OF FFCU FAMILY SECURE CHECKING ARE ENDLESS

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 38,000 Surcharge Free ATM's
- No minimum balance required
- No transaction limits
- 5,800 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.

