



**KASASA CASH BACK CHECKING IS A GREAT PICK!**

Are you deciding what checking is the best fit for you? These KASASA benefits may help you decide.



- 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 OR GO TO: [www.friendsandfamilycu.com](http://www.friendsandfamilycu.com)**



If you need a chance to catch up on bills or want to save up for a month or two, Friends & Family Credit Union's Skip-A-Pay program allows qualified members to skip June and July monthly payments on certain loans.

Details will be sent to members in a mailer in May. Please contact us at any of our three locations for additional details.

**Take Advantage of FRIENDS & FAMILY'S UNBELEAFABLE Auto Loan Rates!**



Our rates are **OUTSTANDING** with **NO PAYMENT FOR 90 DAYS!**

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

If your family is growing and that four-seater isn't big enough anymore or your hobby is taking over the trunk, now is the time to purchase a new ride! Take advantage of the incredible loan rates at Friends & Family Credit Union to make your kiddos more comfortable for those long road trips.



*APR=Annual Percentage Rate. Additional restrictions may apply 2017 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 \$220.00 will be assessed.*

**Meet Matthew!**

Matthew joined the Friends & Family team two years ago as a teller at our Federal Avenue location. Those of you who have met him will quickly see that he enjoys assisting members and offering information on FFCU products to meet their financial goals.



Staying true to the name, Matthew shared that he finds that the team members at the Federal Avenue office go out of their way to help one another in any circumstance just like Friends and Family!

A proud graduate of Fairless High School and Bowling Green State University, the Navarre resident has a passion for serving his community in many ways. He is the treasurer of the Fairless Salvation Army Unit, the Fairless Academic Booster Club and St. Paul UCC in Navarre.

When not giving his time to his community, Matthew enjoys spending time with his wife of 18 years, Julie, and their 12-year-old basset lab mix, Penn. The 2004 heart transplant recipient also likes cheering on the Michigan Wolverines and Fairless Falcon football teams!



Make Spending  
a Little Easier  
WITH A  
**PRE-PAID  
RELOADABLE  
DEBIT CARD**



Being a parent keeps you busy. Make spending easier with a pre-loadable debit card for you or the kids. You can LOAD, SPEND and RELOAD with ease, convenience, and safety without the risk of debt!

**CONVENIENT** 🌸 **CONTROLLED** 🌸 **ACCESSIBLE & SECURE**

**FROM THE DESK OF**  
**Jeanna Costanzo, President / CEO**



**Dear Friends,**

It was nice to see some familiar and not so familiar faces at our Annual Meeting in April.

We are so fortunate to serve such wonderful individuals and families, some who have been trusting our services for generations! We don't take that for granted and we appreciate your choosing to be a Friend of the Family!

To all you moms....we wish you a very happy Mother's Day! Also, our thoughts and prayers are to those who fought, served, and sacrificed for our freedoms.

**Happy Spring,  
Jeanna**

**PROTECT YOUR GROWING FAMILY  
WITH THE BENEFITS OF FFCU FAMILY SECURE CHECKING**

*We can help you pick a banking service that works for you and your entire family. Feel secure with Family Secure Checking!*

- 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.*



**ENJOY TIME  
WITH YOUR  
BEST BUD  
WITH OUR  
LOW HELOC RATES**

May is a great time to give the yard a makeover. With a Home Equity Line of Credit from Friends &

Family you and your loved ones can update flower beds, put in a garden, the opportunities are endless - and the quality time is priceless.

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 three years, you will be assessed the closing costs. All rates and promotions are subject to change without notice.



**Main Office**

3920 Erie Street South  
Massillon, Ohio 44646  
Phone: 330.832.1371

Monday-Friday: 9 am-5 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: 9 am-5 pm  
Saturday: 9 am-12 pm

**Downtown**

46 Federal Ave. N.W.  
Massillon, Ohio 44647  
Phone: 330.832.1371

Monday-Friday: 9 am-5 pm  
Saturday: 9 am-12 pm

**YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT**



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.**

