



39692-NEWS-0524

**FFCU**  
**Family Secure Checking**  
is **FORE** the **HOLE** Family



- 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.*

**SKIP-A-PAY TO REACH THE GREEN**



The green is not out of reach with Friends & Family Credit Union's Skip-A-Pay program. We are allowing qualified members to skip June or July monthly payments on certain loans to save you green for those much-needed purchases.

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

*Relax* We'll Have You Driving in No Time

If you are considering purchasing a new car, truck, or motorcycle (sorry no golf carts) check out FFCU's 5.99% APR rate with terms up to 60 months. **Your rate (low par) could go as low as 5.74% APR with**



**your Family Advantage tier.** Additional rates are available with terms up to 76 months. Ask about the ability to refinance vehicle loans from another financial institution.

**Call one of our loan professionals at 330.832.1371 or stop by any FFCU location.**

*APR=Annual Percentage Rate. Additional restrictions may apply. This offer applies to vehicle loans 2018 and newer, as well as refinanced vehicle loans from another financial institution. Sample monthly payment of a \$12,000 loan for 60 months at 5.99% APR would be \$231.93. All rates and promotions are subject to change without notice. A processing fee of \$220 will be assessed.*



**TEE UP**  
**A GREAT RATE!**

**Get a Platinum Rewards Mastercard**



**Earn 3 Points for Every Dollar You Spend!**

**EARN POINTS THAT CAN BE REDEEMED FOR:**  
Major Retailer Gift Cards • Restaurants • Airlines • Travel • Hotels • Rental Cars • **OR CASH BACK REWARDS on your Statement!**

With a **FIXED RATE** as low as  
**9.95% APR\***

*\*APR-Annual Percentage Rate. Additional restrictions may apply. All rates and promotions are subject to change without notice. As low rate of 9.95% APR is based on normal credit history and income.*



### Message Pay from FFCU

Receive a text message when a payment is due!  
**Stay out of the rough!**

*Never Miss a Payment!*

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

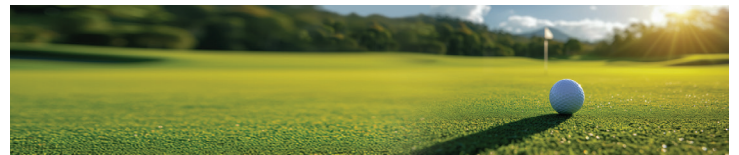


### Dear Friends,

Another Annual Meeting has come and gone. We're glad we were joined virtually by so many of our members as your involvement and input in what we do is so important to us! If you were unable to attend and have questions for us, please do not hesitate to contact us at the main office. We always want to hit a hole in one for our members meeting your financial needs with the products and services we offer!

Wishing all our Moms a very happy Mother's Day! Please join me in remembering the fallen soldiers on Memorial Day.

**Thank you for being a Friend of the Family,**  
**Jeanna**



### WE WILL GIVE YOU A CLEAR SHOT at a New Home

Looking for a perfect round? Friends & Family Credit Union has an assortment of mortgage loan options that can make your home buying process simple, and easy with a loan that fits your needs.

#### We offer:

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



#### Our loan products include:

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

**Let us help you find your sweet spot?**  
Come see a mortgage expert at Friends & Family, today!



You can upgrade your (club) house and improve your greens. We offer low rates with **NO FEES**, including **NO application fee, NO appraisal fee, NO annual fee, and NO closing costs!**

Ace your next project! 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.*



#### 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

#### 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.

