

# DOLLARS & Sense



## RE-LOADABLE DEBIT CARDS HERE NOW!



### CONVENIENT

- Perfect for travel, special purchases, and everyday expenses
- Flexibility to make purchases in person, online and over the phone
- No credit history required

### 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

- Use at any place Visa is accepted
- Safe cashless options – not tied to your checking or savings account
- Peace of mind-If card is compromised; access is limited to amount on card.

Now you can get all of the ease, convenience, and safety of plastic without the risk of debt with a Pre-Paid Re-Loadable Debit Card from Friends and Family Credit Union. The Pre-Paid and Re-loadable debit card is cleared through the Visa network and can be used worldwide at any location that accepts Visa. You choose the amount you want to load onto your card\*, so you are in control of the amount you spend. When the money on the card runs low, just load some more money on the card instantly and continue to use the card. You can set up deposits to the card so there will be no monthly maintenance fees or loading fees.

[www.friendsandfamilycu.com](http://www.friendsandfamilycu.com)

## An Important Notice about Family Secure Checking with ID Theft Protection Coverage

Your new checking account called "Family Secure Checking" with "ID Theft Protect" coverage is a sensational **VALUE** offering ID Theft Protect coverage to your immediate family\*, as defined in the details below, for **only \$4.95** a month. You have been sent letters on this exciting new account in the last two months detailing the value of this account and how to take full advantage of it. Please refer to the letters for the many benefits. There is a brief summary of the benefits below. If you have any questions on the service, please contact us as we will be glad to help you.

**HOWEVER**, if you believe after viewing all the benefits of this account that you do not want to take advantage of this value at this time, **then call us or stop in at a branch**, and we will keep you in the "Classic Family Checking" account which you had previously. We believe this Family Secure Checking account is a great value. If you have any questions about it, **please call us at 330-832-1371 Option #4**. Thanks for your time.

Sincerely,  
**Nick Langenfeld, CEO**

\*ID Protect Service is a personal id theft protection service available to account owner(s) and their family. Family includes spouse, persons qualifying as a domestic partner, and children under 25 years of age and parent(s) who are residents of the same household. Service is not available to a "signer" on 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 employee/students.

## Hooray, Hooray! It's SKIP-A-PAY!

Friends and Family Credit Union's popular Skip-a-Pay program allows qualified members to skip November or December monthly payments on certain loans. Look for the details in a mailing that you already received!



**SHOPPING  
with VISA**

Rates:

GOLD 7.99% APR  
CLASSIC 12.99% APR

## Cash-In this Holiday Season with Surcharge-Free ATMs

Don't pay ATM surcharge fees this holiday shopping season!

You'll save time and money when you plan to use your Friends and Family Credit Union Debit / ATM card at an ATM within the MoneyPass® or Alliance One ATM networks.

To find these ATMs, visit our website at [www.friendsandfamilycu.com](http://www.friendsandfamilycu.com).



## Friends & Family CU Wins 2014 Readers' Choice Award

We are pleased to announce that Friends and Family CU has received **The Independent's Readers' Choice Award for 2014!** Each year, the readers of The Independent recommend outstanding businesses and agencies in Western Stark County to receive this recognition. A panel of judges selects up to five finalists per award category. We are pleased to have been nominated for this distinction and are honored to have received this award for the 3<sup>rd</sup> consecutive year. In addition, our very own **Bea Wykoff** was voted by you, the members, as the **"Best Teller."** During this season of thanks, the Staff and Board of Directors at Friends and Family CU wish to extend our gratitude to those members who voted for us, as well as to all of our members for allowing us to serve your financial needs. We appreciate the trust you place in us.

## Make the Holidays Merrier with a Friends & Family CU HELOC

With a Home Equity Line of Credit (HELOC) from Friends and Family CU, you can put a little extra jingle in your wallet this holiday shopping season! Our HELOC has a rate as low as 3.25% APR\*, and NO FEES (no application fees, no appraisal fees, no annual fees and no closing costs). It's the perfect holiday present for you, and the perfect way for you to make your holiday wishes come true. A HELOC from Friends and Family CU is a revolving line of credit based on the equity on your home. You borrow what you need, when you need it, and pay interest only on what you borrow. Use the cash from the HELOC to pay for every thing under the tree – or use it for a once-in-a-lifetime surprise like a new car, a diamond ring, or a winter getaway. Before your start your holiday shopping, see us to start a HELOC. It's the easiest way to make everyone's holiday merrier!

\*APR = Annual Percentage Rate. 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. Sample monthly payment on the Standard Home Equity Line of Credit of \$15,000 at 3.25% APR would be approximately \$225. Sample monthly payment for an Interest Only Home Equity Line of Credit of \$15,000 at 3.25% APR for a term of the first 5 years would be approximately \$40.05.



## Coats for Christmas

Each year, Friends and Family Credit Union participates in the Coats of Christmas program that provides new and gently used coats to kids and adults in the Stark County area. This year, you can bring coats to our main office at 3920 Erie Street South or our Wales Square branch, through December 5th. Thank you for your generosity!



**Holiday Closings** Veteran's Day, Tuesday, November 11  
Thanksgiving Day, Thursday, November 27



[www.friendsandfamilycu.com](http://www.friendsandfamilycu.com)

## Just in the "Nick" of Time Vehicle Loans at Friends and Family Credit Union

Call the credit union at 330-832-1371 for rates!



Wrap up some holiday savings with a new or used vehicle loan from Friends and Family Credit Union. **Rates as low as 1.99% APR\* for up to 36 months are sure to make everyone jolly!** The special ho, ho, holiday rates also apply to vehicle loans from another financial institution that you can refinance at Friends and Family Credit Union!

Take a time out from playing reindeer games and apply for your new or used vehicle loan or refinance by applying online at [www.friendsandfamilycu.com](http://www.friendsandfamilycu.com) or calling the credit union before November 30, 2014.

\*APR = Annual Percentage Rate. Additional restrictions may apply. This offer applies to new vehicle loans, used vehicle loans and refinanced vehicle loans from other financial institutions. All rates and promotions are subject to change without notice. A processing fee of \$190 will be assessed. Sample monthly payment of \$12,000 loan for 36 months at 1.99% APR would be approximately \$343.66. Extended terms are also available up to 72 months for as low as 2.49% APR. Loan rate is determined by term of loan and personal credit history.

### 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

### Downtown Drive-Thru

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

Monday-Thursday: 9 am-5 pm  
Friday: 9 am-6 pm  
No Saturday Hours

### Wales Square Branch

2056 Wales Road N.E.  
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