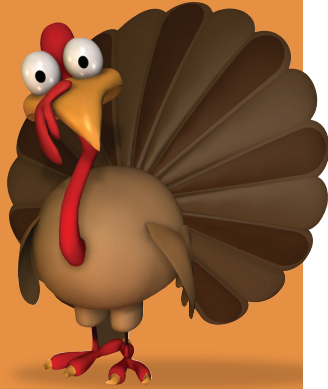


# DOLLARS & Sense



## Gobble Up Low Rate Mortgage Options from Friends & Family Credit Union



Before choosing a lender for your next mortgage, checkout the advantages you have with Friends & Family Credit Union.

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

We take the uncertainty out of the secondary market complications. If you have questions come see a mortgage expert at Friends & Family. If we don't know the answer, we will get it for you! **Call or visit with one of our loan specialists...Tim, Chris, Howard, or Becky.**

### Checkout our Menu of Loan Products

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

## CHECK IT OUT!

**RE-LOADABLE  
DEBIT CARD!**  
Perfect for your  
Teens, Travel &  
Special Purchases

*Convenient, Controlled, Accessible & Secure*

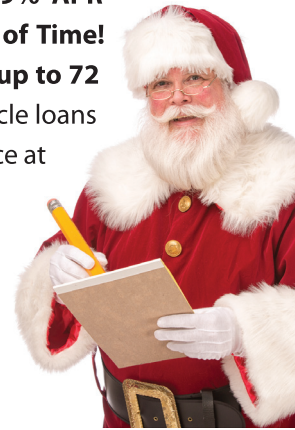
[www.friendsandfamilycu.com](http://www.friendsandfamilycu.com)

## Just in the "Nick" of Time

### LOW RATE Vehicle Loans at Friends & Family Credit Union

Wrap up some holiday savings with a new or used vehicle loan from Friends & Family Credit Union. Rates as low as **1.99% APR\*** for up to **48 months** are coming just in the "Nick" of Time! Additional terms are available as low as **2.24% APR\* up to 72 months**. These special holiday rates also apply to vehicle loans from another financial institution that you can refinance at Friends & 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.



\*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 subject to change without notice. A processing fee of \$190 will be assessed. Sample monthly payment of \$12,000 loan for 48 months at 1.99% APR would be approximately \$260.29. Sample monthly payment of a \$12,000 loan for 72 months at 2.24% APR would be approximately \$178.27. Loan rate is determined by term of loan and personal credit history.



## Skip-a-Pay

### A GREAT WAY TO START THE HOLIDAYS

Friends & Family Credit Union's Skip-A-Pay program allows qualified members to Skip November or December monthly payments on certain loans. Details have been mailed. For additional information, please call 330.832.1371 - Option 4.

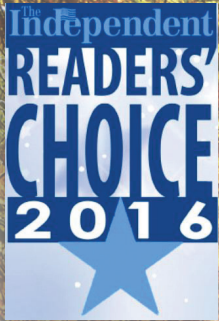
## "NO SUR" CHARGES!

Don't pay ATM surcharge fees this holiday shopping season! You'll save time and money when you plan to use your Friends & Family Credit Union Debit / ATM card at an ATM with the MoneyPass® or Alliance One ATM networks. To find these ATMs, visit our website at [www.friendsandfamilycu.com](http://www.friendsandfamilycu.com).



FROM THE DESK OF  
NICK LANGENFELD, CEO

**FRIENDS & FAMILY**  
CREDIT UNION



Dear Members,

**THANK YOU FOR CHOOSING FFCU AS A READER'S CHOICE AWARD**

**RECIPIENT!** Each year, the readers of The Independent recommend outstanding

businesses and agencies in Western Stark County to receive this recognition.

A panel of judges then selects up to five finalists per award category. We are pleased to

have been nominated and to have received the award for **Best Credit Union/Bank** for the **5th Consecutive Year!** In addition, our very own **Kathy Ruby**, was voted by you, the

members, as **"Best Teller"**. Also, FFCU was chosen as providing **"Best Customer Service."**

We are so proud to serve Stark County! We, also, are Thankful for the staff and Board of Directors of FFCU and extend our gratitude to our members for allowing us to assist you with your financial needs.

Sincerely, Nick Langenfeld

## LET'S TALK TURKEY about the Bountiful Benefits of Family Secure Checking

### Features & Benefits

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 23,000 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.

**All for a \$4.95 monthly service charge!**

*Insurance product is not a deposit; not American Share Insurance (ASI) insured; not an obligation of Credit Union; and not guaranteed by Credit Union or any affiliated entity. Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.*

### MAIN OFFICE

3920 Erie Street South  
Massillon, Ohio 44646  
330.832.1371

Monday-Friday: 9 am - 5 pm

Friday: Drive-up open until 6 pm

Saturday: 9 am - 12 pm

### DOWNTOWN

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

Monday-Friday: 9 am - 5 pm

Friday: Drive-up open until 6 pm

No Saturday hours

### WALES SQUARE BRANCH

2056 Wales Road N.E.  
Massillon, Ohio 44646  
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.



## Coats for Christmas & Giving Tree

Each year FFCU participates in the Coats for Christmas Program providing new and gently used coats to those in need in Stark County. Please bring your coats to any of our offices thru December 2nd. In addition, you can pull a tag from our Giving Tree and Grant a Wish for a child or adult in need. Please return your gifts and tags by December 9th. Thank you for your generosity!

Home  
Sweet  
Home



**Until the Roof leaked, the Hot Water Tank went Cold, and the Furnace died! At Friends & Family Credit Union we can make it "Home Sweet Home" again with a Home Equity Line of Credit!**

Our **HELOC** interest rates are outstanding! There are **NO closing costs... NO appraisal fees... NO application fees... and NO annual fees!** Don't put off those home updates and repairs!

Visit Friends & Family Credit Union today to see how our Home Equity Line of Credit can help you!

*\*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.*



**HOLIDAY CLOSINGS:** Veteran's Day - Friday, November 11, 2016  
Thanksgiving - Thursday, November 24, 2016

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