



DOLLARS & Sense



Thank Goodness for FFCU'S SMART MORTGAGE Loan Program



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

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

If you have questions, come see a mortgage expert at Friends & Family. We take the uncertainty out of the secondary market complications.

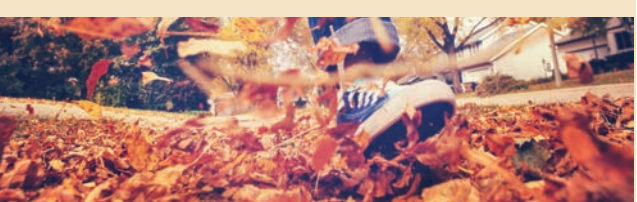
Check out our variety of loan products:

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

Keep Accounts Active!

INACTIVE ACCOUNTS Could Mean Loss of Cash

Did you know you could lose money in an inactive account? By law, Friends & Family Credit Union is required to automatically release any funds to the State of Ohio from an account with five years of inactivity. To avoid this happening to you, keep your account active with just one transaction per year. Perhaps pick a date to annually make the deposit, such as an anniversary, birthday or even at income tax time. Call Friends & Family Credit Union, if you have concerns or questions at 330-832-1371.



JUST in the NICK of TIME

If you are looking for a low rate on a new or used car, truck, or motorcycle loan Friends & Family Credit Union has special holiday rates. OUR RATES ARE OUTSTANDING WITH TERMS AVAILABLE UP TO 84 MONTHS.

It's time to save that hard earned money by refinancing that HIGH INTEREST LOAN FROM ANOTHER FINANCIAL INSTITUTION. It's a great time to refinance!

Santa's NICE LIST INCLUDES YOU at FFCU! Apply on line at www.friendsandfamilycu.com or by calling any office, today!



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.

Soar for NO SURCHARGE

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.





Dear Members, A quick reminder that you can save time and money by using your Friends & Family Debit/ATM card at an ATM with MoneyPass or Alliance One ATM Network. Friends & Family Credit Union is thankful to be a member of these networks, which offers you the freedom and flexibility of THOUSANDS of SURCHARGE FREE ATMs nationwide. To find the ATM near your home, office or vacation spot; simply visit our website, click the "ABOUT US" tab at the top and pull down to ATM locations. You are then just a few clicks away from Surcharge free ATMs regardless of what the season may bring. It's easy...and you save time and money. Try it today!

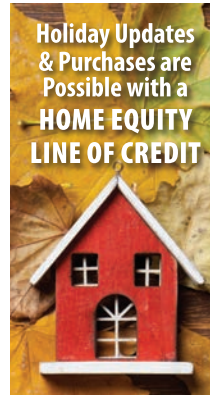
Sincerely, Nick Langenfeld

Perfect for College Students, Teens, & Special Purchases!

- LOAD
- SPEND
- RELOAD

COATS FOR CHRISTMAS & GIVING TREE

Each year, Friends & Family Credit Union participates in the Coats for 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 on Erie Street South or Downtown on Federal Avenue, NOW through December 7th. In addition, you can pull off 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 8th. Your generosity is appreciated!



If your WISH LIST Includes kitchen updates, new windows, or paying off a high rate College Loan, Friends & Family Credit Union has HELOC rates that are LOW and offer NO FEES, including NO application fee, NO appraisal fee, NO annual fee and NO closing costs.

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

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.



FAMILY SECURE CHECKING

Fall for our Great Features & Benefits



CHECK OUT THESE FEATURES AND 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!

**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.*



holiday closing:
Thanksgiving Day
Thursday, November 22, 2018

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

46 Federal Avenue 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

Acme Fresh Market at the Hillsdale Shopping Center

2905 Whipple Ave. NW
Canton, Ohio 44708
Phone: 330.832.1371

Monday-Friday: 10 am- 6 pm
Saturday: 9 am - 1 pm



www.friendsandfamilycu.com

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.

