

# DOLLARS & Sense

November  
2019

39697-NEWS-1119

**FRIENDS & FAMILY**  
CREDIT UNION

## You'll *be thankful* for FFCU'S MORTGAGE LOAN PROGRAM

There are many options to consider when financing your home. Before choosing a lender, check out the advantages you'll have with Friends & Family Credit Union.

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

If you have questions, see a mortgage expert at Friends & Family. We take the uncertainty out of the secondary market concerns. Call or visit with one of our loan specialists, today.

Our loan products:

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



**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 auto loan rates with terms available up to 84 months. You may also REFINANCE YOUR EXISTING VEHICLE LOAN WITH FRIENDS & FAMILY CREDIT UNION. These holiday rates apply to vehicle loans from other financial institutions.

Apply online at [www.friendsandfamilycu.com](http://www.friendsandfamilycu.com) or call any office, today!



## 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.

## JOIN US FOR A REFLECTIONS OF ITALY 10-DAY TOUR

Friends & Family Credit Union, along with Palmer Vacations and Collette Tours, is offering you an amazing vacation opportunity: Reflections of Italy, a 10-day tour. You'll travel to Rome, Assisi, Siena, Florence, Murano, Tuscany, Venice, and more. Reflections of Italy is September 16 to 25, 2020.



To find out more information or to come aboard, contact Palmer Vacations at 330.966.2252 or email [todd@palmervacations.com](mailto:todd@palmervacations.com).

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



## FFCU Pre-Paid RELOADABLE DEBIT CARD

Perfect for Holiday  
Budgeting,  
College Students,  
Teens, &  
Special Purchases!



## You'll be Thankful

FOR THE FEATURES AND BENEFITS OF  
**Family Secure Checking**

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 33,000 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 \$5.95 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. ID-Protect 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.*



Closed Thanksgiving Day Thursday, November 28, 2019

From the Desk of Nick Langenfeld, CEO



Dear Members,

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*

## 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 13th. 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 10<sup>th</sup>. Your generosity is appreciated!



## HOLIDAY UPDATES & PURCHASES ARE POSSIBLE with a FFCU Home Equity Line of Credit

It's not too late to consider a kitchen update, new carpet, or paying off a high rate college loan before the end of the year. Friends &

Family Credit Union has **LOW** HELOC rates **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.

### FRIENDS & FAMILY CREDIT UNION BRANCH INFORMATION

#### 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  
Saturday: 9 am-12 pm

#### Downtown

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

Monday-Friday: 9 am-5 pm  
Friday: Drive-up open until 6  
Saturday: 9 am-12 pm

#### Acme Fresh Market at the Hillsdale Shopping Center

2905 Whipple Avenue N.W.  
Canton, Ohio 44708  
Phone: 330.832.1371

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



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