

NOVEMBER 2021

dollars & sense.



39692-NEWS-1121

Spread Holiday cheer with a Little Extra Cash this Year

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 info please call 330.832.1371 - Option 4.

Your Platinum Rewards MASTERCARD Can Reward You



EARN POINTS THAT CAN BE REDEEMED FOR:

Major Retailer Gift Cards • Restaurants
Airlines Travel • Hotels • Rental Cars

OR CASH BACK REWARDS on your Statement!

FOR A LIMITED TIME: EARN 3 POINTS FOR EVERY DOLLAR YOU SPEND!

Don't have a Platinum Rewards Mastercard? Apply Today!

Christmas FAST CASH LOAN



Simply apply in person or online for your Christmas Fast Cash of

\$1,500.

Now, that's some cash that could make a great Christmas!

9.99% APR*

NO PAYMENT FOR 90 DAYS

*APR=Annual percentage rate. Additional restrictions may apply. All rates and promotions subject to change without notice. Sample monthly payment for a \$1,500 loan at 9.99%APR for 18 months would be \$90.10. Approval based on normal underwriting criteria including credit history and income.

Just in the Nick of time

We can get you & Santa on your way through the holidays!



Check out our low rate on a new or used car, truck, or motorcycle loan. Friends & Family Credit Union has incredible rates as LOW as 2.49% APR* up to 76 months and No Payment for 90 Days!

REFINANCE YOUR EXISTING VEHICLE LOAN WITH FRIENDS & FAMILY CREDIT UNION. These rates also apply to vehicle loans from other financial institutions.

You're just in the Nick of Time to refinance!

Apply online at www.friendsandfamilycu.com or by calling or visiting any office, today!

*APR=Annual Percentage Rate Additional restrictions may apply. This offer applies to vehicle loans 2015 and newer, as well as refinanced vehicle loans from another financial institution. 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 72 months at 2.49% APR would be \$178.93. Loan rate is determined by term of loan and personal credit history.

FFCU
[pre-paid reloadable]
DEBIT CARD



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

it's easy! **LOAD • SPEND • RELOAD**

**YOUR
FAMILY IS
SECURE**
WITH FFCU
FAMILY SECURED
CHECKING



- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 37,000 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.



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. 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.

Coats for Christmas & Giving Tree

A Community Christmas has announced that, once again, because of COVID-19 there will be NO Coats for Christmas or Giving Tree for 2021. The organization is asking that cash donations be made to help families in need in Stark County this holiday season. Additional information may be found at: www.ACommunityChristmas.org



FROM THE DESK OF Nick Langenfeld, CEO

Dear Member,

If you missed my letter last month, I want to again express my gratitude for the past 14 years. I will be retiring the end of this month. I have enjoyed serving this credit union as its CEO. There have been many accomplishments including building a new operations center, renovating our downtown office, and opening a branch in the ACME Fresh Market store in Canton. We have tripled in size and we have added numerous services and products that make us competitive with any financial institution both locally and nationally. I have had great support over these many years from a great Board of Directors, a fabulous staff and management team, and from you the members. Without all of you supporting our efforts to build this credit union, we would not have been able to meet your financial needs. I leave here knowing we are a strong and growing credit union positioned to take care of your financial needs now and into the future.

I have been in credit unions for 30+ years and I have felt most at home with Friends & Family Credit Union. Thanks to you the members, staff and management team, and Board for everything you have done and the support you have given me. I wish all of you the best.

Sincerely, Nick Langenfeld



**A Home Equity Line of Credit Can
Brighten Your Holidays**

Still have renovations to make to your home before the holidays . . . bathroom updates, new flooring, door or window replacement? It's not too late!



Friends & Family Credit Union has **LOW HELOC** rates and offer **NO FEES**, including **NO application fee, NO appraisal fee, NO annual fee, and NO closing costs.**

Visit Friends & Family Credit Union, 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.



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

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

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

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

