

NOVEMBER 2022

dollars & sense.



39692-NEWS-1122



A Christmas Fast Cash Loan will make you smile

Apply online or in person at any location for your **Christmas Fast Cash up to \$2000!**

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 \$2,000 loan at 9.99% APR for 24 months would be \$92.28 Approval based on normal underwriting criteria including credit history and income.

NEW ONLINE BANKING IS HERE

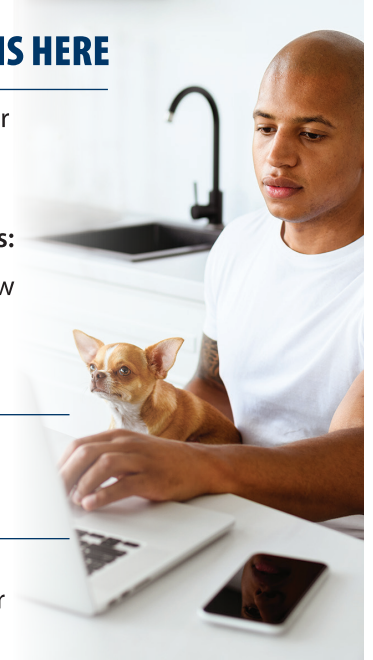
We are happy to announce our **NEW** and **IMPROVED** Online Banking.

Our upgraded platform offers:

“Transfer Now” which will allow you to make payments and transfer funds from external accounts to FFCU

“Credit Sense” allowing immediate access to your credit score

The ability to capture the financial wellness of all of your accounts in one portfolio



Money tight? Don't Bark or Bite Skip-A-Pay!

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.



It's Full Speed Ahead to a Great Auto Rate at FFCU

We can get you on the way to a low rate on a new or used car, truck, or motorcycle loan and No Payment for 90 Days!

Apply online at www.friendsandfamilycu.com or call or visit any office, today!

OFFER APPLIES TO: CARS • TRUCKS • MOTORCYCLES



"Bring a Friend into the Family!"

All rates and promotions subject to change without notice. A processing fee of \$190 will be assessed. Loan rate is determined by term of loan and personal credit history.

A FFCU Pre-Paid Reloadable Debit Card is Something to Get Excited About!

It's perfect for Holiday Budgeting, College Students, Teens, & Purchases for your Pooch!

IT'S EASY!
 **LOAD**
 **SPEND**
 **RELOAD**



Fetch the Features & Benefits of Family Secure Checking

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 38,000 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.

UNLEASH Your Money with A FFCU Home Equity Loan



Does your four-legged love need a bigger room, a new bed, or heated garage?

It's possible with a Friends & Family Credit Union Home Equity Loan! FFCU offers LOW HELOC rates with **NO FEES - 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.

FROM THE DESK OF

Jeanna Costanzo, President / CEO



Dear FFCU Family,

The beauty of fall is upon us, and I hope you and yours are enjoying the season! There are so many exciting things happening at Friends and Family!

We are proud to offer our New and Improved Online Banking that launched on October 20th! It's easy to use with some outstanding features such as 'Transfer Now' allowing you to make payments and transfer funds from external accounts to ANY of your FFCU accounts. Another great feature is Credit Sense, providing you with the ability to capture your financial wellness.

Go to our website for additional details.

As we head into another busy holiday season, we are pleased to announce that Coats for Christmas is back after a two-year absence due to Covid. Donation boxes are located at all three FFCU locations.

Last, but not least, "Christmas Fast Cash" is back for those in need of a little jingle in your pocket for the Holiday Season. We are here for all of your financial needs.

As always, thank you for being a Friend of the Family!

Jeanna

'Tis the GIVING Season

COATS FOR CHRISTMAS has returned. This year A Community Christmas has partnered with Refuge of Hope Ministries Clothing Ministries to hold a Layers of Hope Community Coat Drive layering men, women, and children in Stark County with warmth, love, and hope.



Refuge of Hope Ministries is a nonprofit Christian rescue mission founded in 2001.

The drive will begin the first week of October and conclude the end of December. Donations boxes will be at each of our branches. We will be accepting new coats, gently used coats, scarves, sweaters and sweatshirts for men, women, and children.

We will also be participating in ADOPT A FAMILY at all FFCU locations. Look for details on our website.

Holiday Closings:



Veterans Day
Friday, November 11, 2022

Thanksgiving Day
Thursday, November 24, 2022

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.

