

NOVEMBER 2023

dollars & sense.



39692-NEWS-1123

Don't Delay... Skip-A-Pay!

The holidays will be here before we know it! Friends & Family Credit Union's popular 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** ●

BEST WISHES TO JEANNE... *A Dear Member of Our Family*

When you're in the Erie Street office, you have likely to run into Jeanne. Jeanne is the Administrative Assistant and has a variety of responsibilities at FFCU. She started with Friends and Family Credit Union 14 ½ years ago and has been in the banking business for 40 years! Her last day is October 12th, and she will be missed!

Jeanne started working in the original Wales office, then moved to the downtown Massillon office, until her move to the Erie location. She has loved the diversity of her duties and helping in different areas. When asked about her most memorable event or accomplishment, she was delighted to answer, "I have had several members follow me from past positions and I still get occasional calls for advice. It's always a good feeling to know people trust you!"

When she's not helping in the banking world, she's spending as much time as she can with her two daughters and four grandchildren and plans to spend more! She also sneaks in as many road trips as she can and is a huge fan of Rod Stewart! You're in our Hearts, Jeanne! Best Wishes!



Need a Quick? BUCK? Christmas Fast Cash is Here!

Apply online or in person at any location
for your **Christmas Fast Cash of \$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.



No Tall Tails. Just Great Rates!

No long spiels or promises. At FFCU, we can get you on your 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

All rates and promotions subject to change without notice. A processing fee of \$220.00 will be assessed. Loan rate is determined by term of loan and personal credit history.





- 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. 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.*

Have some FAWN with a FFCU Home Equity Loan



Whether you want to renovate, shop for the holidays, or take a relaxing trip away from the chaos, Friends & Family Credit Union Home Equity Loan can make that happen. 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 three 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,

THANK YOU! Two small words but they say so much! We have so much to be thankful for here at Friends & Family Credit Union... for our members, our co-workers, and our board of directors.

To pay it forward, we will be participating in A Community Christmas Coats for Christmas supporting Refuge of Hope Ministries and Adopt A Family. Please consider donating to help someone who is in need of a coat, scarf or sweater or adopting a family to make their Christmas merrier.

Looking to increase your holiday purchase budget? "Christmas Fast Cash" is back for those in need of a little jingle in their pocket. Ask one of our associates for details. We are here for all of your financial needs.

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

**Warm Wishes,
Jeanna**

It's GIVING Season

We have partnered with A Community Christmas again to support Refuge of Hope Ministries for **COATS FOR CHRISTMAS**. We will have donation boxes at all three Friends & Family locations. Please consider donating a new or gently used coat, scarf or sweater for a man, woman, or child to provide warmth, love and hope. The drive will begin the first week of October and conclude on December 14.



We will also be participating in A Community Christmas **ADOPT A FAMILY**. We will have Giving Trees in each of our three lobby locations with families' names to adopt. If you want to fulfill gift wishes for a family in need, we ask that you purchase the gifts, wrap, label and return them by Monday December 4. *Look for additional details on our website.*



HOLIDAY CLOSINGS:

Veterans Day
Saturday, November 11, 2023

Thanksgiving Day
Thursday, November 23, 2023

Main Office

3920 Erie Street South
Massillon, Ohio 44646
Phone: 330.832.1371

Monday-Friday: 9 am-5 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: 9 am-5 pm
Saturday: 9 am-12 pm

Downtown

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

Monday-Friday: 9 am-5 pm
Saturday: 9 am-12 pm

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



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.

