

DOLLARS & Sense



GET MORE MORTGAGE ADVANTAGES AT FFCU

Your new home is waiting...so get moving to Friends and Family Credit Union! At Friends and Family Credit Union we take the uncertainty out of buying or refinancing your home! You owe it to yourself to check out the Friends and Family Credit Union "Mortgage Advantages"... competitive rates, low closing costs, knowledgeable, experienced loan officers – and you can make your payments locally!

Friends and Family Credit Union offers conventional, FHA, VA, and HARP loans, fixed and variable loans, no fee HELOCS, and 100% USDA rural development loans. These are just some of the options to get you in your new home! Friends and Family Credit Union takes the uncertainty out of secondary market complications.

Stop by and visit with one of our mortgage experts.

COMING IN OCTOBER

Another FFCU members benefit

RE-LOADABLE DEBIT CARDS

Details coming soon!

An Important Notice about Family Secure Checking with ID Theft Protection Coverage

Your new checking account called "Family Secure Checking" with "ID Theft Protect" coverage is a sensational **VALUE** offering ID Theft Protect coverage to your immediate family*, as defined in the details below, for **only \$4.95** a month. You have been sent letters on this exciting new account in the last two months detailing the value of this account and how to take full advantage of it. Please refer to the letters for the many benefits. There is a brief summary of the benefits below. If you have any questions on the service, please contact us as we will be glad to help you.

HOWEVER, if you believe after viewing all the benefits of this account that you do not want to take advantage of this value at this time, **then call us or stop in at a branch**, and we will keep you in the "Classic Family Checking" account which you had previously. We believe this Family Secure Checking account is a great value. If you have any questions about it, **please call us at 330-832-1371 Option #4**. Thanks for your time.

Sincerely,
Nick Langenfeld, CEO

**ID Protect Service is a personal id theft protection service available to account owner(s) and their family. Family includes spouse, persons qualifying as a domestic partner, and children under 25 years of age and parent(s) who are residents of the same household. Service is not available to a "signer" on 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 employee/students.*

Family Secure Checking 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!

**Insurance product is not a deposit; not American Share Insurance (ASI) insured; not an obligation of Credit Union; and not guaranteed by Credit Union or any affiliated entity. Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.*



FALL into a Great Rate on an Auto Loan!



The weather is getting cooler, but the rates are hot at Friends and Family Credit Union.



“Fall” into an outstanding rate of **2.49% APR* & up to 72 months**, and that includes cars, trucks, and motorcycles. Looking to shorten the term of your loan? FFCU has rates as low as **1.99% APR* & up to 36 months!** Refinance your vehicle from another financial institution to save money! Also, ask about our Title Loans—loans for any reason at LOW, affordable interest rates! Call today, stop by to meet with one of our loan professionals, or go online at friendsandfamilycu.com. But hurry...your chance to “Fall” into these great rates on a vehicle loan absolutely ends October 31, 2014!

*APR = Annual Percentage Rate. Additional restrictions may apply. This offer applies to new vehicle loans, used vehicle loans, and refinanced vehicle loans from other financial institutions. All rates and promotions subject to change without notice. A processing fee of \$190 will be assessed. Sample monthly payment of \$12,000 for 72 months at 2.49% APR would be approximately \$179.59. A \$12,000 loan at 1.99% APR for 36 months would be approximately \$343.66. Loan rate is determined by term of loan and personal credit history.

Christmas Club funds Ready. New Accounts Welcome!

Christmas Club Account holders: **We will transfer your funds to your Savings Account on Saturday, November 1, 2014**
Don't have a Christmas Club Account? Open one today and start saving!



Coats for Christmas

Each year, Friends and Family Credit Union participates in the Coats of Christmas program that provides new and gently used coats to kids and adults in the Stark County area. This year, you can begin bringing coats to our main office at 3920 Erie Street South or our Wales Square branch, from October 14th through December 5th. Thank you for your generosity!

Inactive Accounts Could Mean Loss of Cash – Keep Accounts Active!

Did you know you could lose money in an inactive account? By law, Friends and 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 and Family Credit Union if you have concerns or questions at 330-832-1371.



College tuition ...

Home renovation ... Bills ...

A well deserved vacation ...

Make your dreams a reality with a **Home Equity Line of Credit.**

LOW rates and NO annoying closing costs or fees!

Call for details!



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 Drive-Thru

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

Monday-Thursday: 9 am-5 pm
Friday: 9 am-6 pm
No Saturday Hours

Wales Square Branch

2056 Wales Road N.E.
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