

# DOLLARS & Sense

**FRIENDS & FAMILY**  
CREDIT UNION

## Your Home Can Make it Happen with A HOME EQUITY LINE OF CREDIT

Whether you need to pay off college tuition, take a much needed vacation, or have home improvements to work on, with a **HELOC** from Friends & Family Credit Union, the possibilities are endless! Our **HELOC** interest rates are outstanding...as low as **3.25% APR\***! There are **NO closing costs... NO appraisal fees...NO**



**application fees... and NO annual fees!** Don't wait to do the things you have always wanted to do! Visit Friends and Family Credit Union, today, to see how our **Home Equity Line of Credit** can help you get things done!

\*APR = Annual Percentage Rate. 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. Sample monthly payment on the Standard Home Equity Line of Credit of \$15,000 at 3.25% APR would be approximately \$225. Sample monthly payment for an Interest Only Home Equity Line of Credit of \$15,000 at 3.25% APR for a term of the first 5 years would be approximately \$40.05.

**YOUR KEY** to  
Hassle Free Home Ownership  
A Mortgage from Friends  
& Family Credit Union!



Before choosing a lender for your next mortgage, checkout the advantages you have with Friends and Family Credit Union.

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

We take the uncertainty out of the secondary market complications. If you have questions come see a mortgage expert at Friends and Family. If we don't know the answer, we know where to get it!

### CHECKOUT OUR MENU OF LOAN PRODUCTS

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

### RELOADABLE DEBIT CARD

*Check it Out!*

Perfect for your  
Teens, Travel and  
Special Purchases

- CONVENIENT
- CONTROLLED
- ACCESSIBLE & SECURE



## THE WEATHER IS STARTING TO COOL but RATES at Friends & Family REMAIN HOT!

You can reduce the rate on your vehicle loan to as low as **1.99% APR!** Friends & Family Credit Union offers low monthly payments on your new or used vehicle or motorcycle loans. When you finance with us, you will receive great rates as low as **1.99% APR\* up to 72 months.** Additional terms also available up to 84 months. **You can refinance your car, truck or motorcycle loan from another financial institution and reduce your monthly payment!** Stop in today to get started.

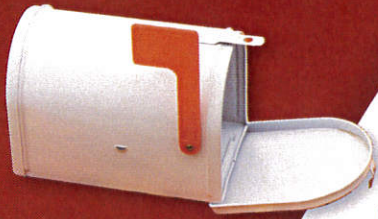


\*APR = Annual Percentage Rate. Additional restrictions may apply. This offer applies to new vehicle loans, used vehicle loans and refinanced vehicle loans from other financial institutions. All rates and promotions subject to change without notice. A processing fee of \$190 will be assessed. Sample monthly payment of \$12,000 loan for 72 months at 1.99% APR would be approximately \$176.95. Loan rate is determined by term of loan and personal credit history.



## SKIP A PAY!

Friends and Family Credit Union's **Skip A Pay** program allows qualified members to **Skip November or December monthly payments on certain loans.** Look for details in a mailing you will receive at the end of October.



**FROM THE DESK OF  
NICK LANGENFELD, CEO**



**Dear Members,**

As fall activities approach, be sure to save time and money by using your Friends and Family Debit/ATM card at an ATM within the MoneyPass or Alliance One ATM Network. Friends and Family Credit Union is 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. Then you are 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 Langenfeld*

### 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. Call Credit Union at 330-832-1371 for information.

## 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.*

**ASI**  
American Share Insurance

Your deposits are insured to \$250,000 per account.

This institution is not federally insured.  
MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.



## 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 bring coats to our Main Office at Erie Street South, Downtown at Federal Avenue, and our Wales Square Branch from October 1st through December 1st. Thank you for your generosity!



### CHRISTMAS CLUB FUNDS READY. New Accounts Welcome!

Christmas Club Account holders: We will transfer your funds to your Savings Accounts on Monday, November 2, 2015. Don't have a Christmas Club Account? Open one today and start saving!

#### 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