



DOLLARS & Sense



FFCU'S SMART MORTGAGE LOAN PROGRAM

Before choosing a lender for your next mortgage, check out the advantages you'll have with Friends & Family Credit Union.

- Competitive rates
- Low closing costs
- Knowledgeable & experienced loan officers
- Payments accepted locally

If you have questions, come see a mortgage expert at Friends & Family. We take the uncertainty out of the secondary market complications.

Check out our variety of loan products:

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



RE-LOADABLE DEBIT CARD!

Check it Out!

Perfect for your Teens, Travel & Special Purchases

Convenient • Controlled Accessible & Secure



Fall into a great Auto Rate at Friends & Family Credit Union!

Are you picking out the least expensive vehicle on the lot because of high auto loan rates?

With a Friends & Family Credit Union auto loan you can pick the vehicle you want because our rates are outstanding! FFCU offers new or used car, truck, or motorcycle loans with terms up to 84 months!



And don't forget you can re-finance that high interest vehicle loan from another financial institution and reduce your monthly payment.

Stop in today to get started!



Life can happen

with a Home Equity Line of Credit!

Whether you're paying off college tuition, considering a family trip to Disney, putting an addition on your home or updating a kitchen, you can have it with a HELOC from Friends & Family Credit Union!

Our HELOC rates are LOW and offer **NO FEES**, including **NO application fee, NO appraisal fee, NO annual fee** and **NO closing costs**.

Stop by today for details!

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.

Friends & Family Credit Union's SKIP A PAY!

FROM THE DESK OF
NICK LANGENFELD, CEO



Dear Members, Security on your accounts at Friends & Family Credit Union is always a top priority for us, as I am sure it is for you, our members. There are people out there that are constantly trying to scam all of us and take our money and/or our identity. They can cause devastating damage to your credit rating and your life. We keep all of our systems very secure at the credit union and have never had a breach of security within the credit union. We can only be as secure as you let us be, so remember one thing, NEVER give your financial and/or personal information to someone unless you know who they are and what they will do with the information once they receive it from you. We want to work with you to avoid any issues with your security.

Sincerely, Nick Langenfeld

Friends & 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.

IT ALL ADDS UP with Family Secure Checking



CHECK OUT THESE 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!

**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

Each year, Friends & Family Credit Union participates in the Coats for 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 on Erie Street South or Downtown on Federal Avenue NOW through December 4th. Thank you for your generosity!



Keep Accounts Active!

INACTIVE ACCOUNTS Could Mean Loss of Cash

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

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

46 Federal Avenue 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

Acme Fresh Market at the Hillsdale Shopping Center

2905 Whipple Ave. NW
Canton, Ohio 44708
Phone: 330.832.1371

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



www.friendsandfamilycu.com