

DOLLARS & Sense

FRIENDS & FAMILY
CREDIT UNION

FFCU'S MORTGAGE LOAN PROGRAM IS STACKING UP ADVANTAGES FOR YOU!

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 and 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



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 3.99% APR for up to 60 months, and there are additional rates 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!

APR= Annual Percentage Rate. Additional restrictions may apply. This offer applies to new vehicles and used vehicles refinanced from other institutions. All rates and promotions subject to change without notice. A processing fee of \$190 will be assessed. Sample monthly payment of a \$12,000 loan for 60 months at 3.99% APR would be approximately \$221.00. Loan rate is determined by term, year of vehicle and personal credit history.

Look at This! FFCU'S RELOADABLE DEBIT CARD

Perfect for your Teens, Travel & Special Purchases
CONVENIENT • CONTROLLED • ACCESSIBLE & SECURE



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.

SKIP A PAY IS COMING YOUR WAY

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.



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 our systems very secure at the credit union and have never had a breach of security within the credit union. Those that you have heard of lately in the media have been from retailers and other vendors who did not secure their systems appropriately. 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. Keep this in mind to avoid any issues with your security.

Sincerely, Nick

Coats for Christmas

Friends & Family Credit Union is again participating in the Coats for Christmas program that provides new and gently used coats to kids and adults in the Stark County area. Please consider bringing in a coat or coats to our main office on Erie Street South, Downtown on Federal Avenue, or our Acme Freshmarket location NOW through December 13th.



Holiday Updates & Purchases are Possible

If your WISH LIST includes kitchen updates, new windows, or paying off a high rate college loan, Friends & Family Credit Union has LOW HELOC rates and offers **NO FEES, including 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! **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.

CHRISTMAS CLUB FUNDS READY *New accounts welcome!*

Christmas Club Account holders: We will transfer your funds to your Savings Account on Friday, November, 1st 2019. Don't have a Christmas Club Account? Open one today and start saving!



FRIENDS & FAMILY CREDIT UNION BRANCH INFORMATION

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
Saturday: 9 am-12 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
Saturday: 9 am-12 pm

Acme Fresh Market at the Hillsdale Shopping Center

2905 Whipple Avenue N.W.
Canton, Ohio 44708
Phone: 330.832.1371

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

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. ID-Protect 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.

Closed October 14th for Columbus Day



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

