

OCTOBER 2020

dollars & sense.



There are No Tricks with Friends & Family's Home Loan Advantages:

- 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

Annual Meeting to be held Virtually

Due to the Impact of COVID-19, our Annual Meeting will be held Virtually.



The date of our Virtual Meeting will be Wednesday, November 11th at 7pm.

To have access to the virtual meeting, you must register by emailing us at info@friendsandfamilycu.com and indicate ANNUAL MEETING and YOUR NAME.

As the date of the Virtual Meeting nears, we will email you a URL link. You have until Monday, November 9th at 1pm to register. The URL link will also be provided on our website.

Fall into a **GREAT AUTO RATE** at Friends & Family Credit Union

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 as LOW as **2.99% APR*** up to **76 months** and **No Payment for 90 Days!**

CALL US TODAY & get driving!



*APR=Annual Percentage Rate. Additional restrictions may apply. This offer applies to vehicle loans 2014 and newer, as well as refinanced vehicle loans from another financial institution. 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 2.99% APR would be \$182.27. Loan rate is determined by term of loan and personal credit history.

DON'T BE AFRAID to try FFCU's Reloadable Debit Card

Perfect for your Teens, Travel and Special Purchases

CONVENIENT
CONTROLLED
ACCESSIBLE & SECURE

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.



FFCU'S FAMILY SECURE CHECKING Makes Life Easier

- 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.*

CHRISTMAS CLUB FUNDS READY *New accounts welcome!*

Christmas Club Account holders: We will transfer your funds to your Savings Account on Sun., Nov. 1, 2020. Don't have a Christmas Club Account? Open one today & start saving!



HOLIDAY CLOSING:
Closed October 12th
for Columbus Day

FROM THE DESK OF Nick Langenfeld, CEO

Dear Member,

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

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.



Friends & Family Credit Union's HELOC rates are LOW and offer 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.

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

Acme Fresh Market at the Hillsdale Shopping Center

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

Monday-Friday: 10 am-6 pm
Saturday: 9 am-1 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 pm
Saturday: 9 am-12 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.

