

OCTOBER 2021

dollars & sense.

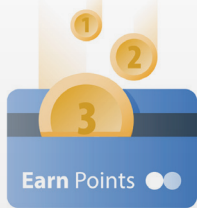


39692-NEWS-1021



We Will Reward You!

EARN POINTS THAT CAN BE REDEEMED FOR:
Major Retailer Gift Cards • Restaurants • Airlines Travel • Hotels
Rental Cars • OR CASH BACK REWARDS on your Statement!



LIMITED TIME ONLY:
EARN 3 POINTS FOR EVERY DOLLAR YOU SPEND!

Don't have a Platinum Rewards Mastercard? Apply Today!

FALL INTO A GREAT RATE

Friends & Family offers rates as low as 2.49% APR* up to 76 months for car, truck, motorcycle, and boat loans and no payments for 90 Days.

Stop by one of our three convenient locations or apply online at: <https://friendsandfamilycu.com/loans#auto>



*APR=Annual Percentage Rate Additional restrictions may apply. This offer applies to vehicle loans 2015 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 2.49% APR would be \$178.93. Loan rate is determined by term of loan and personal credit history.

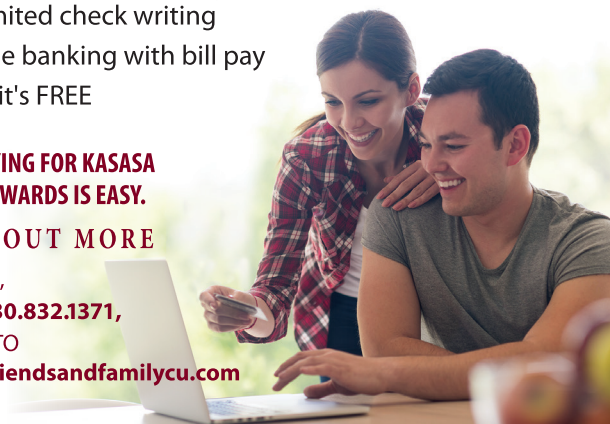
There are PLENTY of REASONS to CHOOSE **KASASA** cash rewards

- Monthly CASH REWARDS for simply using your Debit Card
- No monthly maintenance fee EVER
- REFUNDS on ATM withdrawal fees, NATIONWIDE
- Link to free Kasasa Saver® to build savings automatically
- No minimum balance to earn rewards
- Unlimited check writing
- Online banking with bill pay
- And, it's FREE

QUALIFYING FOR KASASA CASH REWARDS IS EASY.

FIND OUT MORE

STOP IN,
CALL **330.832.1371**,
OR GO TO
www.friendsandfamilycu.com



*Is it time to
TREAT YOURSELF
to a new
NEIGHBORHOOD?*

We have a bag full of options to get you into a home you'll love!



Before choosing a lender for your next mortgage, check out the assortment of loan options we offer at Friends & Family Credit Union.

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

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

If you have questions, come see a mortgage expert at Friends & Family. Stop by today!



SKIP & CELEBRATE

Take a month off from your loan payment with Friends & Family Credit Union's Skip-A-Pay program for qualified members. Choose to skip November or December monthly payments on certain loans.

Look for details in a mailing you will receive at the end of October.

HARVEST THE BENEFITS
OF FRIENDS & FAMILY SECURE CHECKING

Family Secure Checking offers numerous Features and Benefits:

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 37,000 Surcharge Free ATM's
- No minimum balance required
- No transaction limits
- 5,800 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 only \$5.95 a month.

**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.*

HOLIDAY CLOSING
Columbus Day
Monday, October 11, 2021

FROM THE DESK OF Nick Langenfeld, CEO

Dear Member,

Some of you may already have heard, and I wanted to let all of you know that I will be retiring the end of November this year. I have enjoyed serving this credit union as its CEO for going on 14 years. We have accomplished a lot for you the members in that time including building a new operations center, renovating our downtown office, and opening a branch in the ACME Fresh Market store in Canton. We have tripled in size in that time and we have added numerous services and products that make us competitive with any financial institution both locally and nationally. I have had great support over these many years from a great Board of Directors, a fabulous staff and management team, and from you the members. Without all of you supporting our efforts to build this credit union, we would not have been able to meet your financial needs. I leave here knowing we are a strong and growing credit union positioned to take care of your financial needs now and into the future. I have been in credit unions for 30+ years and I have felt most at home with Friends and Family Credit Union. Thanks to you the members, staff and management team, and Board for everything you have done and the support you have given me. I wish all of you the best.

Sincerely,
Nick Langenfeld

Keep Your Accounts Active

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. 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.

CHRISTMAS CLUB
Account Holders:

We will transfer your funds to your Savings Account on **Sunday, November 1, 2021.**
Don't have a Christmas Club Account?
Open one today & 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

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.

