

OCTOBER 2022

dollars & sense.

39692-NEWS-1022

coming in
OCTOBER

FFCU's
New & Improved
Online Banking

watch for
DETAILS
on our
website

CELEBRATE A GREAT RATE

Get an auto loan with

NO
PAYMENT FOR
90
DAYS!



OFFER APPLIES TO: CARS • TRUCKS • MOTORCYCLES

All rates and promotions subject to change without notice. A processing fee of \$190 will be assessed. Loan rate is determined by term of loan and personal credit history.

PUT ON A
SMILE
WITH A
MORTGAGE
LOAN

FROM FRIENDS & FAMILY



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

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

Our variety of loan products include:

- 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,
stop by to see a
MORTGAGE
EXPERT
at any
Friends & Family.

KASASA **CHECKING** is Overflowing with Rewards



KASASA checking offers members:

- 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

Sound great? Find out more....stop in, call, or visit www.friendsandfamilycu.com.

wallet light? or money tight?

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.

TAKE A PEEK at the Benefits of FAMILY SECURE CHECKING

Features & Benefits:

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 38,000 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.

Are you a Christmas Club Account holder?

We will transfer your funds to your Savings Account on Tuesday, November 1, 2022.

Don't have a Christmas Club Account?
Open one today and start saving!



FROM THE DESK OF Jeanna Costanzo, President /CEO

Dear Members,

Our management and staff at Friends and Family Credit Union always strive to provide the best experience serving all of your financial needs as well as improving the ease of use and functionality of our services. COMING SOON our New and Improved Online Banking!

Our upgraded platform will offer:

"Transfer Now" which will allow you to make payments and transfer funds from external accounts to FFCU

"Credit Sense" allowing immediate access to your credit score

Plus, the ability to capture your financial wellness of all of your accounts in one Portfolio

Our new and improved Online Banking will debut in October!

Please check our website at www.friendsandfamilycu.com for details.

As always, thank you for being a Friend of the Family!
Jeanna

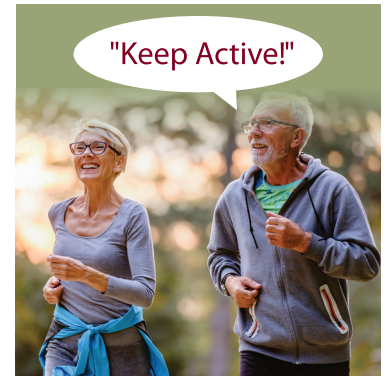


Make sure you are keeping your accounts active!

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.



Holiday Closing:

Columbus Day
Monday, October 10, 2022

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.

