



39692-NEWS-1023

Don't Be Caught Off
GOURD
with a Complicated HELOC



Whether it's a home project, vacation, or other large or unanticipated expense, Friends & Family Credit Union keeps HELOCs simple. Don't worry about hidden fees or sky-high rates. Talk to one of our friendly team members to find what works for you and your needs. They 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.

Relax & Enjoy the Ride with an FFCU Auto Loan

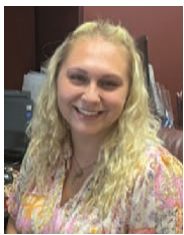
You are on your way to finding a loan that fits your needs! Friends & Family Credit Union offers competitive rates with assistance from our experienced and helpful teammembers. And now you can get an auto loan with **NO Payment for 90 Days!**



OFFER APPLIES TO:
CARS • TRUCKS
MOTORCYCLES
BOATS

All rates and promotions subject to change without notice. A processing fee of \$220 will be assessed. Loan rate is determined by term of loan and personal credit history.

MEET *Angela*, SHE'LL MAKE YOUR VISIT *HAY*-mazing



After working with Friends & Family Credit Union for year and a half, Angela has quickly become a friend to many who come in! She started at the ACME Branch, but now you'll see her spending her time assisting our members at our Erie location in her new position of Member Service

Representative. She enjoys staying busy throughout her day and making everyone smile while she helps our Friends & Family visitors and trains new tellers. When she's not at work she loves spending time with her three cats and dog. That's what makes her smile! The next time you're visiting the Erie Branch, stop and say hi!



- 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



HAY! IT'S SKIP-A-PAY!

With holidays right around the corner, a little extra money in your pocket could be pretty helpful. Friends & Family Credit Union's Skip-A-Pay allows qualified members to skip either November or

December monthly payments on certain loans.

Look for more details in a mailing you'll receive at the end of October.

Take a Load Off (Your Mind) Knowing your Family is Safe with FFCU Family Secure Banking



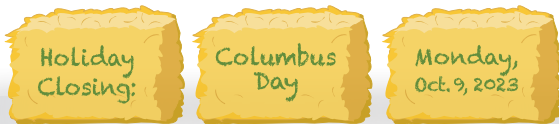
Banking is easy and secure for your entire family with these Features and Benefits:

- 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 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.*



FROM THE DESK OF
Jeanna Costanzo, President / CEO



Dear Members,

The Autumn breezes are upon us! It may be time to fall into a new or used vehicle before winter is here, too. Or maybe it's time to tackle that growing "to do" list whether it's a new roof, window replacements, a new furnace, a bathroom or kitchen remodel, or finally installing that gas fireplace. At Friends & Family Credit Union we have the loan to fit your specific needs, budget, and lifestyle.

Stop in any of our three convenient locations and visit with our professional and experienced loan professionals to find the one that works best for you. And of course, it's always a great time to bring a friend into the family. We look forward to seeing you soon!

**Warm Wishes,
Jeanna**



**What
are
you
waiting
for?**

Make sure your accounts are active!

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. You don't want to lose money in an inactive account.

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.



**Are you a
CHRISTMAS CLUB
Account holder?**

We will transfer your funds to your Savings Account on **WEDNESDAY, NOVEMBER 1, 2023.**

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

Main Office

3920 Erie Street South
Massillon, Ohio 44646
Phone: 330.832.1371

Monday-Friday: 9 am-5 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: 9 am-5 pm
Saturday: closed

Downtown

46 Federal Ave. N.W.
Massillon, Ohio 44647
Phone: 330.832.1371

Monday-Friday: 9 am-5 pm
Saturday: 9 am-12 pm

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



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.

