

DOLLARS & Sense



There are benefits to being family...

FAMILY ADVANTAGE from Friends & Family Credit Union

Family Advantage offers 4 tiers - PLATINUM... GOLD...SILVER...or BRONZE - of benefits to the members of your household based on your combination of loans, deposits, and investment balances.

With Family Advantage you could qualify to RAISE your rate on a new certificate...or LOWER your rate on a variety of new loans such as vehicle loans and signature loans, as well as receive a reduction on certain fees based on the benefits within your tier. Your benefit level is updated every month!

Bring a Friend into the Family! Call Friends & Family Credit Union for details.

We serve anyone who lives, works, worships, or attends school in Stark County.

Bring a Friend into the Family! Call Friends & Family Credit Union for details.

www.friendsandfamilycu.com/familyadvantage

Let Unnecessary Payments Melt Away with a Platinum MasterCard

Enjoy a LOW interest rate of **7.99% APR*** or **12.99% APR***. Additional benefits include no annual fees, no cash advance fees, and no balance transfer fees! Don't pay more – use your Friends & Family Platinum MasterCard to consolidate balances from high interest rate credit cards and eliminate unnecessary debt!

Start carrying a Platinum MasterCard from Friends & Family today by applying at a branch location or online at www.friendsandfamilycu.com.

* APR = Annual Percentage Rate

A+ AUTO RATES Check Out FFCU Auto Loan Rates



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 - **our rates are outstanding!** FFCU offers new or used car, truck, or motorcycle loans with terms up to 84 months.

We invite you to stop and visit one of our loan professionals...Tim, Kris, Bea, or Becky. They will discuss your options and put you in the ride you want at the rate and terms that you deserve. And, don't forget you can re-finance that high interest vehicle loan from another financial institution at FFCU!

Additional restrictions may apply. All rates and promotions subject to change without notice. A processing fee of \$190 will be assessed.

IT ALL ADDS UP With Family Secure Checking

CHECK OUT THESE FEATURES AND BENEFITS:

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 23,000 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 \$4.95 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.

A FFCU Pre-Paid Reloadable Debit Card

Load • Spend • Reload.... & Celebrate!

YOUR WALLET NEVER RUNS ON EMPTY!

Perfect for College Students, Teens,
Travel & Special Purchases!



CONVENIENT
CONTROLLED
ACCESSIBLE & SECURE

FROM THE DESK OF
NICK LANGENFELD, CEO



Dear Member, Stark County area schools, colleges, and universities are back in session! Many of our members are purchasing new clothes, books, computers, school supplies, and other back-to-school items. At FFCU our **Pre-Paid Reloadable Debit Card** has become a back-to-school favorite, especially for parents of College Students. A Friends & Family Credit Union **Pre-Paid Reloadable Debit Card is safer to carry than cash.** They are perfect for school purchases whether they are online, in person, or over the phone. You can use the card anywhere that VISA is accepted with the security that it's not tied to your checking or savings account. **Pre-Paid Reloadable Debit Cards are convenient, controlled, accessible and SECURE.** For additional information, call and speak to our friendly staff.

Sincerely, Nick Langenfeld



FFCU'S GET SMART MORTGAGE LOAN PROGRAM

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



Life Can Happen with a Home Equity Line of Credit!

Whether you're paying off college tuition, considering a family trip to Disney, putting an addition on your home or updating a kitchen, you can have it with a HELOC from Friends & Family Credit Union!

Our HELOC rates 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.

Friends & Family Credit Union is a
PROUD SPONSOR
of Stark County High School Football



CHECK OUT THE
WEEKLY GAMES
for Radio and TV on
our Facebook Page.



www.friendsandfamilycu.com

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

Downtown

46 Federal Avenue 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

Acme Fresh Market at the Hillsdale Shopping Center

2905 Whipple Ave. NW
Canton, Ohio 44708
Phone: 330.832.1371

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

