

DOLLARS & Sense

September
2019

39692-NEWS-0919

FRIENDS & FAMILY
CREDIT UNION

Score BIG with a FFCU Low Interest Auto Loan



No need to take a time out from getting the new or used vehicle you want... you can score with a loan from Friends & Family Credit Union. Rates are as low as 3.99% APR* up to 60 months on cars, trucks, campers, or motorcycles. And, if you're blocked with a heavy, high interest vehicle loan from another financial institution...consider refinancing at FFCU and drive home some serious savings!

At Friends & Family Credit Union, we're ready to help your drive for less!
Call us at 330.832.1371 for your rate or stop in today to get started.

APR= Annual Percentage Rate. Additional restrictions may apply. This offer applies to new vehicles and used vehicles refinanced from other institutions. All rates and promotions subject to change without notice. A processing fee of \$190 will be assessed. Sample monthly payment of a \$12,000 loan for 60 months at 3.99% APR would be approximately \$221.00. Loan rate is determined by term, year of vehicle and personal credit history.

Get Extra Points for Your Family & SCORE BIG

with Friends & Family Credit Union Family Advantage

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!

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

Kick Those High Interest Rates Away with a FFCU 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 R

BECOME A FAN

Check out these Features and Benefits:

- 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.



www.friendsandfamilycu.com

A FFCU
**Pre-Paid, Reloadable
 DEBIT CARD**

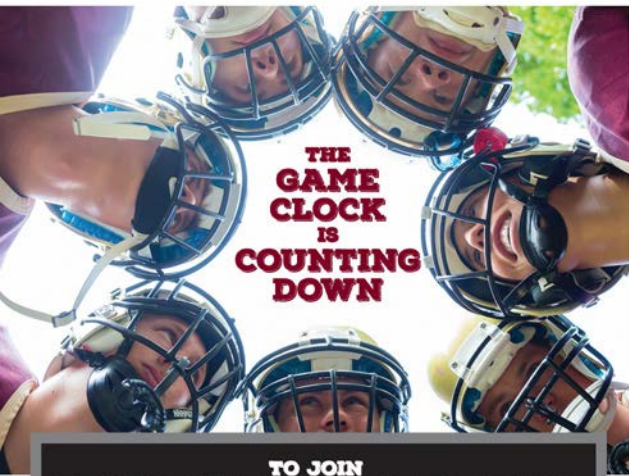
Load, Spend, Reload...and Celebrate!



"Your wallet never runs on empty!"

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

CONVENIENT • CONTROLLED • ACCESSIBLE & SECURE



**THE
 GAME
 CLOCK
 IS
 COUNTING
 DOWN**

**TO JOIN
 FFCU'S MORTGAGE PROGRAM**

TIME **07 : 09**

Before choosing a lender for your next mortgage, check out the wins you'll have with Friends & Family Credit Union.

- Competitive rates • Low closing costs
- Knowledgeable & 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 & 30 years available)
- FHA
- VA
- 100% USDA Rural Development
- Fixed & Variable
- HARP
- No Fee HELOC
- Home Improvement



From the Desk of Nick Langenfeld, CEO



Dear Members,

Let's get ready to rumble as the new school year is underway! Stark County area schools, colleges, and universities are now back in session and 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

**SCORE AN
 EXTRA POINT
 with a Home Equity
 Line of Credit**

**Kick into Action with HELOC from
 Friends & Family Credit Union**

It's time for a completion of your remodeling projects, bill consolidation, new roof, or much needed getaway.

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.

SUPPORT YOUR LOCAL TEAM!!

FRIENDS & FAMILY CREDIT UNION BRANCH INFORMATION

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
 Saturday: 9 am-12 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
 Saturday: 9 am-12 pm

**Acme Fresh Market at the
 Hillsdale Shopping Center**

2905 Whipple Avenue N.W.
 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.

www.friendsandfamilycu.com

