FRIENDS & FAMILY CREDIT UNION

SEPTEMBER 2020

dollars & sense.

39692-NEWS-0920

Members of your household will recieve a tier based on your combination of loans, deposits, and investment balances. Your benefit level is updated every month!

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! www.friendsandfamilycu.com/familyadvantage

ALWAYS SMILING
with 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 Rate*

Heading Your Way WITH LOW RATE AUTO LOANS

OFFER APPLIES TO:
CARS • TRUCKS
MOTORCYCLES • BOATS

**APR=Annual Percentage Rate Additional restrictions may apply. This offer applies to vehicle loans 2014 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 2.99% APR would be $182.27. Loan rate is determined by term of loan and personal credit history.*

get in the drivers seat

with Friends & Family Secure Checking

Check out these Features & Benefits:

- Free Mobile & 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.*

FRIENDS & FAMILY CREDIT UNION

Your wallet never runs on empty!

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

FROM THE DESK OF Nick Langenfeld, CEO

Dear Member,

Our FFCU 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, books, computers, and other supplies. 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

find your {farm}house & JOIN FFCU'S mortgage program

Before choosing a lender for your next mortgage, check out the options available 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 & 30 years available)
- FHA
- VA
- 100% USDA Rural Development
- Fixed & Variable
- HARP
- No Fee HELOC
- Home Improvement

HARVEST A HOME EQUITY LINE OF CREDIT
from Friends & Family Credit Union

Is it time for a completion of your remodeling projects? A much-needed getaway? Bill consolidation?

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.

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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.
EQUAL HOUSING LENDER