

dollars & sense.



39692-NEWS-0023

KASASA is a treat when you want banking with REWARDS



- 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



FIND OUT MORE - STOP IN • CALL 330.832.1371
OR GO TO www.friendsandfamilycu.com

Meet Susie A Trust-worthy Friend of the Family



Susie has been with Friends & Family Credit Union for 21 years and has had the pleasure of working with many different people over the past two decades in her various positions. She began her career at the Federal Avenue office as a teller for 10 years. She moved to the Erie Street office after it was built and was promoted to Debit/Credit Cards Coordinator. Most recently, Susie was promoted to Erie Street Branch Manager, while continuing to oversee the Cards Department.

Susie enjoys interacting and assisting FFCU members and appreciates that many members have truly become like family to the credit union.

She takes pleasure knowing she has had an impact in building that trust among members and staff.

Susie has been married 37 wonderful years. Together, she and her husband have 2 children. She loves Cleveland baseball and football, spending time with family and friends, gardening, traveling, and outdoors!

stop chasing Auto Rates!

At Friends & Family Credit Union, members don't have to keep looking for the best rate. We offer competitive rates with exceptional customer care. 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 \$190 will be assessed. Loan rate is determined by term of loan and personal credit history.



Relax and enjoy time with your "family and friends" without the worry of big fees and restrictions. Banking is easy and secure 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.

FFCU Reloadable Debit Cards

**Load
Spend
Reload
ENJOY!**



Perfect card
for College
Students,
Teens, Travel
& FUN!

CONVENIENT | CONTROLLED | ACCESSIBLE & SECURE



Are you going
in circles
looking for a
FAIR
mortgage?

Stop by your local FFCU office and talk to one of our loan specialists to learn about the advantages you will have with Friends & Family:

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

Have a mortgage expert answer any of your questions at Friends & Family and reduce your uncertainties.

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



FROM THE DESK OF
Jeanna Costanzo, President / CEO



Dear Members,

As summer comes to an end and children head back to school it's a great time to think about being safer and spending smarter with Family Secure Checking. Family Secure Checking makes it simple to keep your family finances safer and take advantage of smart discounts on financial services and everyday purchases. In addition to being able to rest easy knowing that IDProtect®, our identity theft monitoring and resolution service, can help better protect you and your family's identities, there are so many reasons to consider the benefits of Family Secure Checking. Please stop in and ask one of our knowledgeable team members if it is a good fit for your family!

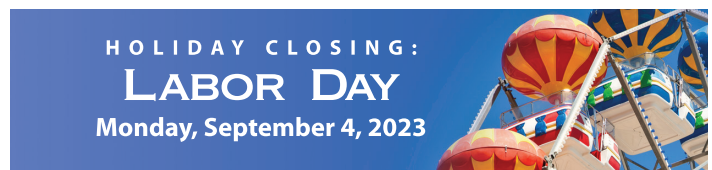
**Warm Wishes,
Jeanna**



Sometimes things happen when we aren't ready, and Friends & Family Credit Union is here to help. From small household fixes to needed new additions we have you covered without worrying about penned-in rates! Talk to one of our friendly team members to find what works for you and your needs. Our 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.



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

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.

