

DOLLARS & Sense

**It's Hot Fun in the
Summertime ... with great
vehicle loan rates at FFCU!**

You get the ride and we've got the rate with sizzling summer savings at Friends and Family Credit Union. Rates are currently as low as **1.99% APR* up to 36 months, and that includes New or Used Cars, Trucks, and Motorcycle loans.** Already have a vehicle loan from another financial institution? Simply cruise on over to Friends and Family Credit Union and see if we can save you some money by refinancing your existing vehicle. You might be pleasantly surprised. Applying is easy ... you can do it online at www.friendsandfamily.com, or stop in and apply in person with one of our loan professionals, or just give us a call. **HURRY ...** these sizzling summer rates expire on **September 30, 2014.**



*APR = Annual Percentage Rate. Additional restrictions may apply. This offer applies to new vehicle loans, used vehicle loans, and refinanced vehicle loans from other financial institutions. 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 36 months at 1.99% APR would be approximately \$343.66. Extended terms are also available up to 72 months for as low as 2.49% APR. Loan rate is determined by term of loans and personal credit history.

FRIENDS & FAMILY
CREDIT UNION

TACKLE

**High Interest Credit Card Rates
With VISA® Balance Transfer**

Sometimes managing finances feels like fourth down and ten yards to go – you're feeling the pressure! Don't punt! Go for it with Friends and Family Credit Union's VISA Balance Transfer offer! Our **VISA Gold** credit card offers you a low **4.99% APR* until the balance transfer is paid off.** Or, the **VISA Classic** credit card offers **7.99% APR*, also until the balance transfer is paid off.** No trick plays, no fumbles, just a smooth handoff. We don't penalize you in the form of balance fees – **no balance transfer fees!** So score big and transfer a higher credit card balance today! Don't have a Friends and Family VISA?

**Apply for one today! Don't run out the clock -
offer ends September 30, 2014**



*Annual Percentage Rate. Rate applies to Balance Transfers only. Any purchases &/or Cash Advances will be at the regular disclosed low rate. All Balance Transfers must post between August 1, 2014 & September 30, 2014 to qualify for this Promotion. Balances cannot be transferred from any other In House accounts at Friends & Family Credit Union. Sample monthly payment of Balance Transfer amount of \$5,000 would be 2% of the balance, which is equal to \$100. Balance Transfer rate will be the low promotional rate until Balance Transfer amount is paid in full. Promotion is valid for existing and new Card Holders. All rates and promotions are subject to change at anytime. Some restrictions may apply.

www.friendsandfamilycu.com



Open the Door to Home Ownership with MAKE YOUR OWN MORTGAGE!

The type of loan, and terms that you choose today will affect how you live tomorrow. At Friends and Family Credit Union, we give you the freedom to create your own terms - simple and straightforward. **You Make Your Own Mortgage!** At Friends and Family Credit Union, we offer 10, 15, 20, and 30 year mortgages. But maybe a 7 ½ year mortgage is a better fit for you? Or a 23 year mortgage is to your liking? **You Make Your Own Mortgage!** With rates as low as **2.99% APR***! Choose from FHA, VA, HARP, Fixed or Variable - to name just a few of the mortgage products available to you. We offer competitive rates, LOW closing costs, monthly and bi-weekly payments at no charge, and you can make your payments locally!

*APR = Annual Percentage Rate. A processing fee of \$495 will be assessed. All rates and promotions are subject to change without notice. Mortgage Loans are offered on owner-occupied homes in northeastern Ohio only. Sample monthly payment for a Mortgage Loan of \$100,000 at 2.99% APR for a term of 120 months would be approximately \$965.15 (principle interest). Loan rate and LTV (Loan to Value) is based on personal credit history. Some restrictions may apply. All rates and promotions subject to change without notice.

College tuition ...
Home renovation ... Bills ...
A well deserved vacation ...

Make your dreams a reality with a
Home Equity Line of Credit.

LOW rates and NO annoying
closing costs or fees!

Call for details!

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 Drive-Thru

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

Monday-Thursday: 9 am-5 pm
Friday: 9 am-6 pm
No Saturday Hours

Wales Square Branch

2056 Wales Road N.E.
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



From the Desk of Nick Langenfeld, CEO

Dear Members,

Identity theft is one of the fastest growing crimes in the U.S. It's a matter we take very seriously for our membership at Friends and Family Credit Union. For your personal protection, and peace of mind, we offer to you ... FAMILY SECURE CHECKING, which includes ID Protect. This is Identity Theft Protection for you, your family, and joint account holders in your household. You will receive a mailing that explains in detail this incredible benefit from Friends and Family Credit Union. If you have any questions or concerns, please contact one of our knowledgeable staff at 330.832.1371 - Option 4. Thank you.

Sincerely,
Nick