

DOLLARS & Sense

VISA

gets you
back to
SCHOOL

New clothes...school supplies...the list goes on and on! For your back to school needs, choose from two credit cards at Friends & Family Credit Union: **VISA® Gold** and **VISA® Classic**. You can receive a low, fixed **7.99% APR*** with a **VISA® Gold** credit card and **12.99% APR*** on a **VISA® Classic** credit card. **Both cards offer NO annual fees, NO balance transfer fees, and NO cash advance fees.** Start school shopping today! **Apply in person at our branch or online at www.friendsandfamilycu.com.**



- VISA Gold fixed 7.99% APR*
- VISA Classic fixed 12.99% APR*

* Annual Percentage Rate

FRIENDS & FAMILY
CREDIT UNION

Do it!

Get Things Done with a Home Equity Line of Credit From Friends & Family Credit Union!

*College Tuition, Vacation Oasis,
Home Repairs, Home Improvements*

Whether you need to pay off college tuition, take a much needed vacation, or have home improvements to work on, with a **HELOC** from Friends & Family Credit Union, the possibilities are endless! Our **HELOC** interest rates are outstanding... as low as **3.25% APR***! There are **NO closing costs... NO appraisal fees... NO application fees... and NO annual fees!** Don't wait to do the things you have always wanted to do! Visit Friends and Family Credit Union, today, to see how our **Home Equity Line of Credit** can help you get things done!

*APR = Annual Percentage Rate. 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. Sample monthly payment on the Standard Home Equity Line of Credit of \$15,000 at 3.25% APR would be approximately \$225. Sample monthly payment for an Interest Only Home Equity Line of Credit of \$15,000 at 3.25% APR for a term of the first 5 years would be approximately \$40.05.

Summer is coming to a close... but the RATES ARE STILL SIZZLING AT FFCU! **RATES AS LOW AS 1.99%**

You can reduce the rate on your vehicle loan to as low as **1.99% APR!** Friends & Family Credit Union offers low monthly payments on your new or used vehicle or motorcycle loans. When you finance with us, you will receive great rates as low as **1.99% APR* up to 72 months.** Additional terms also available up to 84 months.

You can refinance your car, truck or motorcycle loan from another financial institution and reduce your monthly payment! Stop in today to get started.



*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 72 months at 1.99% APR would be approximately \$176.95. Loan rate is determined by term of loan and personal credit history.

PRE-PAID
RELOADABLE DEBIT CARD



Check it Out!

Perfect for Teens,
College Students,
Travel & Special
Purchases

- CONVENIENT
- CONTROLLED
- ACCESSIBLE & SECURE

FAMILY SECURE CHECKING
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!

Insurance product is not a deposit; not American Share Insurance (ASI) insured; not an obligation of Credit Union; and not guaranteed by Credit Union or any affiliated entity. Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

There are benefits to being family...

FAMILY ADVANTAGE from Friends & Family Credit Union!

Family Advantage offers four tiers of benefits to the members of your household based on your combination of loans, deposits, and investment balances. Whether you qualify for GOLD...or BRONZE...or SILVER...or even PLATINUM...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 a reduction on certain fees based on the benefits within your tier.** And, your benefit level is updated every month! **We serve anyone who lives, works, worships, or attends school in Stark County.** Isn't it time to bring a Friend into the Family? Call Friends & Family Credit Union for details. www.friendsandfamilycu.com/familyadvantage

ASI
American Share Insurance
Your deposits are insured to \$250,000 per account.
This institution is not federally insured.
MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.



FROM THE DESK OF
NICK LANGENFELD, CEO



Dear Members,

It's hard to believe that Stark County schools are back in session! That means new clothes, books, computers, school supplies, and more! At FFCU our **Pre-Paid Reloadable Debit Card** Has become a Back to School favorite especially for parents of College Students. A Friends and Family Credit Union **Pre-Paid Reloadable Debit Card** is safer to carry than cash. They are perfect For all of your Back to 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...** Convenient, Controlled, Accessible, and SECURE. For additional information call and speak to our friendly staff.

Sincerely, Nick Langenfeld

FRIENDS & FAMILY MORTGAGE LOAN PROGRAM
Your Future Home is in the Palm of your Hands



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

- Competitive Rates
- Low Closing Costs
- Knowledgeable and Experienced Loan Officers
- Payments Accepted Locally

We take the uncertainty out of the secondary market complications. If you have questions, come see a mortgage expert at Friends & Family.

Check Out our Menu of Loan Products

- Conventional (10, 15, 20 and 30 years available)
- FHA VA
- 100% USDA Rural Development
- Fixed & Variable HARP
- No Fee HELOC
- 100% Home Improvement

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

Holiday Closing: Labor Day – September 7th

www.friendsandfamilycu.com