



# MONEY Matters

## New Credit Union Logo is “i” Catching!

Design highlights focus on Friends & Family membership

By now you've heard we've changed our name from The Massillon Area Credit Union to Friends and Family Credit Union! Nothing else is different, nothing else has changed ... well, maybe one thing: our logo! Our new CU name better reflects what our membership is about, Friends and Family. So we needed a new look displaying that connection, too! The text of “Friends” and “Family” are written in maroon. Yet the two “i i”s are highlighted in blue text, turned to face in at each other, and joined by a graceful blue arc, showing how all of our members are one united group! So spread the word and bring a friend into the family: Friends and Family Credit Union. Here since 1958. Here today. Here tomorrow. Here for you.



### Just in the “NICK” of Time!

Christmas and other holidays sneak up on us quickly! Before you go broke playing St. Nick, take advantage of a great Car Loan rate from Friends and Family Credit Union! Just in the “NICK” of time, qualified members can take advantage of a low **FIXED** Car Loan rate starting at **2.99% APR\*** for up to **72** months to purchase a new or used vehicle! Or, refinance an existing auto loan from another financial institution. Think of all the money you'll save! With a deal this good, we wouldn't be surprised if our CEO Nick gets a visit from St. Nick to upgrade his sleigh. Better watch out, though! This offer ends December 31, 2011.

Rates  
as low as  
**2.99%**  
APR\*

*\*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 2.99% APR would be approximately \$182.28. Loan rate is determined by term of loan and personal credit history.*

### Popular Skip-A-Pay Program Is Back!

The holidays are the most wonderful time of the year. But don't you wish you could skip certain parts? Crowded stores, particular in-laws, fattening food, and, of course, all the bills. Rejoice! If you qualify you can skip a payment this Christmas! If you have a consumer loan with Friends and Family Credit Union, take advantage of our Skip-A-Pay offer and skip a payment. Freeing up that cash could give you hundreds of dollars to help make the holidays even brighter for your friends and family ... and you! It's the hap-, happiest season of all, so look for the letter you received earlier and give us a call!

### Friends and Family Credit Union VISA®

This holiday season be safe and use your Friends and Family Credit Union VISA® for all your purchases! Our VISA® Gold card has a **fixed rate of 7.99% APR\*** while our **Classic VISA®** card carries a **fixed rate of 12.99% APR\***. Both rates apply to balance transfers and cash advances. Plus, **no annual fees, cash advance fees, or balance transfer fees.** Apply today! Shop smart with a Friends and Family Credit Union VISA®!

VISA GOLD  
**7.99% APR\***  
CLASSIC VISA  
**12.99% APR\***

*\*Annual Percentage Rate.*

### Holiday Closings

**Christmas Eve - December 24**  
(Branch open until 12:00 pm)  
**Christmas Day - December 26**  
**New Year's Eve - December 31**  
(Branch open until 12:00 pm)  
**New Year's Day - January 2**

## Still Time to Donate Coats for Christmas



Bring help to one who desperately needs it this holiday season. Many people in the Stark County area really just want basic necessities, like a warm coat. Bring new or gently worn coats to one of the drop-off boxes in either Friends and Family CU branch through December 12, during the "Coats for Christmas" campaign. Warm a heart with a warm coat through your Friends and Family Credit Union.

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**The credit union will close on Friday, December 9th at 5:00 p.m. for our staff holiday party!**

## RATES

Effective November 17, 2011  
All rates subject to change without notice.

TERM APR\*  
(Max Months) (As Low As)

### FIRST MORTGAGES

First Mortgages (up to \$417,000)	10 yr.	3.75%
	15 yr.	3.75%
	30 yr.	Call for rates.

### HOME LOANS

Home Equity Line of Credit (Variable Rate) 80% Loan to Value		4.00%**
Second Mortgage (Fixed Rate) 80% Loan to Value	15 yr.	7.00%

### NEW VEHICLE LOANS

Cars, Trucks, Vans, Motorcycles	72	2.99%
Recreational Vehicles, Boats, ATVs	72	5.25%

### USED VEHICLE LOANS

Cars, Trucks, Vans, Motorcycles	72	2.99%
Recreational Vehicles, Boats, ATVs	72	5.25%

### VISA® CREDIT CARDS

VISA® Classic (Purchases, Balance Transfers, Cash Advances)	12.99%
VISA® Gold (Purchases, Balance Transfers, Cash Advances)	7.99%

\*Annual Percentage Rate. All rates are subject to change without notice. Interest rates are based on credit history plus number of years financed. Mortgage rates are subject to change daily. Call for current rates and closing cost information. Visit us online for a complete list of all of our savings and loan rates and terms. \*\*Some restrictions may apply.

## Make sure a HELOC from Friends and Family Credit Union is on your Holiday List!

Holidays fill your home with joy and laughter. Put a Home Equity Line of Credit (HELOC) on your holiday list to fill your need for lots of cash! When you free up the equity you have built up in your house, you can use those funds for unexpected financial emergencies, home projects, vacations – whatever you need.

Friends and Family Credit Union has two HELOCs: **Standard** and **Interest-Only**, both with interest rates as low as **4.00% APR\***! Plus, qualified members pay **no closing costs or appraisal fees**. Call us today for details and check off the HELOC on your wish list!

\*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. A processing fee of \$100 will be assessed. All rates and promotions are subject to change without notice. Sample monthly payment for a Home Equity Line of Credit loan of \$15,000 at 4.00% APR for a term of 120 months would be approximately \$225.00. Sample monthly payment for an Interest Only HELOC loan of \$15,000 at 4.00% APR for a term of the first 5 years would be approximately \$49.32.

Rates as low as **4.00% APR\***

**1.24% APR\***  
**1.25% APY\***

## Treat Yourself with a CD from Friends and Family Credit Union!

It's okay to treat yourself during the holidays, you know. So why not give yourself a gift that keeps on giving? Friends and Family Credit Union has an 18-month Certificate of Deposit that pays a high **1.24% APR\* (1.25% APY\*\*)**. You'll be making money while saving money! Just put down a minimum deposit of **\$1,000 of new money** by December 31, 2011. The payback will be worth it, and then you can really treat yourself to something special! Call or see us for details, or visit us online at [www.massillonareacu.org](http://www.massillonareacu.org).

\*Annual Percentage Rate. \*\*Annual Percentage Yield. All rates and promotions subject to change without notice. New money only. This offer ends December 31, 2011.



This institution is not federally insured. Member accounts are not insured or guaranteed by any government or government-sponsored agency.

[www.massillonareacu.org](http://www.massillonareacu.org)

### MAIN OFFICE

46 Federal Avenue N.W.  
Massillon, OH 44647  
Phone: 330-832-1371  
Fax: 330-832-7650

### MAIN OFFICE HOURS

Monday	9:00 a.m. - 5:00 p.m.
Tuesday	9:00 a.m. - 5:00 p.m.
Wednesday	9:00 a.m. - 5:00 p.m.
Thursday	9:00 a.m. - 5:00 p.m.
Friday	9:00 a.m. - 5:00 p.m. (Lobby Hours)
	9:00 a.m. - 6:00 p.m. (Drive-up Hours)

### BRANCH OFFICE

2056 Wales Road N.E.  
Massillon, OH 44646  
Phone: 330-830-3312  
Fax: 330-830-3663

### BRANCH OFFICE HOURS

Monday	9:00 a.m. - 5:00 p.m.
Tuesday	9:00 a.m. - 5:00 p.m.
Wednesday	9:00 a.m. - 5:00 p.m.
Thursday	9:00 a.m. - 5:00 p.m.
Friday	9:00 a.m. - 5:00 p.m. (Lobby Hours)
	9:00 a.m. - 6:00 p.m. (Drive-up Hours)
Saturday	9:00 a.m. - 12:00 p.m.