



September 2012

FRIENDS & FAMILY  
CREDIT UNION

## We're still offering **1.99% APR\*** for a Vehicle Loan through September 30th.

Whether you have your eye on a new vehicle, a used vehicle, or you're looking to refinance a current vehicle loan from a different financial institution, we're still offering rates as low as **1.99% APR\*** with up to **72 months** to pay, but only through September 30, 2012. When we say vehicle, we mean vehicle - automobile, light truck, van, or even motorcycle. Call or come in and let us show you how much we can save you with this great rate... you will be surprised! While we're talking, be sure to ask about our optional warranty programs. What are you waiting for??? We can't extend this offer forever. Call, come on in, or apply online.



\*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.

## Friends & Family VISA® Two Excellent Choices!!

The average interest rate on credit card accounts, according to [www.creditcards.com](http://www.creditcards.com), stands at about **14.62% APR\***. Our VISA® Gold rate is **7.99% APR\*** and our VISA® Classic is **12.99% APR\*** and both are way below the average interest rate. Both also offer these low **FIXED** rates on cash advances and balance transfers, as well as purchases. Both credit cards have **NO service fees**, **NO balance transfer fees** and **NO annual fees**. Excellent!! How low are these rates? The VISA® Gold rate even beats our signature loan rate. At roughly **6.6%** below the average credit card interest, it could save you more than **\$650** annually on a \$10,000 credit card balance. Apply today online, over the phone or in person.

\*Annual Percentage Rate



## Here's a home improvement loan ...you can really work with... Up to 100% of your property value at **5.99% APR\*!!!**

We're not just talking wallpaper and paint here. With this loan special, you can borrow up to 100% of your property value. Enough to add a room, build a garage, take out some walls and create an open floor plan, upgrade an outdated kitchen, expand a bathroom, put in new windows, ... the ideas are endless. So apply now if you want a **FIXED** rate as low as **5.99% APR\*** with up to 120 months to pay the loan back. See us today for all of the details. A second mortgage is required - with flexible appraisal terms. Call, come in, or visit us online at [www.friendsandfamilycu.com](http://www.friendsandfamilycu.com) for more information or to apply.

\*APR = Annual Percentage Rate. A processing fee of \$250 will be assessed. All rates and promotions are subject to change without notice. Home Improvement Loans are offered on owner-occupied homes located in northeastern Ohio only. Sample monthly payment for a Home Improvement Loan of \$15,000 at 5.99% APR for a term of 120 months would be approximately \$166.45. Loan rate and LTV (loan to value) is based on personal credit history. Some restrictions may apply.

**Holiday Closings**  
**Columbus Day**  
**Monday, October 8, 2012**

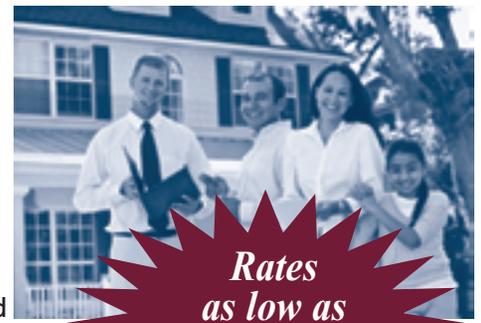


## It's a Buyer's Market in Real Estate and a borrower's market in loans...

**We're now offering a mortgage rate as low as 2.99% APR\*!!!!**

We're offering mortgage rates as low as 2.99% APR\* with terms up to 10 years. With those terms, on a \$100,000 loan, your monthly payment would only be about \$965.14 for only 120 months!! The rate is so low, it allows you pay off your mortgage in 10 years instead of 30 and save tens of thousands of dollars in interest. Save even more with our super low closing costs. This offer applies to refinancing on current loans from other financial institutions, as well as brand new and previously-owned homes. But it won't apply forever. See our Lending Department today for the details.

\*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 \$965.14 (principal and interest). Loan rate and LTV (loan to value) is based on personal credit history. Some restrictions may apply.



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

### RATES

Effective August 16, 2012  
All rates subject to change  
without notice.

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

#### FIRST MORTGAGES

First Mortgages (up to \$417,000)	10 yr.	2.99%
	15 yr.	3.25%
	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%
Home Improvement Loan (Fixed Rate)		
90% Loan to Value	10 yr.	5.99%

#### NEW VEHICLE LOANS

Cars, Trucks, Vans, Motorcycles	72	1.99%
Recreational Vehicles, Boats, ATVs	72	5.25%

#### USED VEHICLE LOANS

Cars, Trucks, Vans, Motorcycles	72	1.99%
Recreational Vehicles, Boats, ATVs	72	5.25%

#### VISA® CREDIT CARDS

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

\*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.

**We now have a FREE Coin Counter for Your Jars, Piggy Banks, Pockets, and Purses filled with change!!!**

It's FREE to members. It's in the lobby of our new location at 3920 Erie Street South in Massillon.

And it's so very easy to use: Dump your coins in. Take the receipt to a teller. Fold the bills and put them in your wallet. The hardest part will be explaining it to your piggy bank.



### Shared Branching Network



Whether you are on vacation or business, as long as it's in the U.S., you're close to one of over 4,900 credit union branches that participate in the Shared Branching Network. That means you can make withdrawals, deposits, loan payments, fund transfers, and more, just like you're here, standing in our lobby, only you're there, enjoying yourself or closing that deal. All you will need is a government-issued photo ID, name of your credit union, and your account numbers. Just look for the CUSC (Credit Union Service Centers) swirl logo on the outside of the building... or go to <http://creditunion.net> for a list of participating credit unions.

### 16,000 ATMs No Surcharge Fee! No Kidding!!

Hey, would we kid you on something that can save you hundreds of dollars in ATM fees each year?

All you need to do is use your Friends & Family ATM or Debit Card at any of the 16,000 MoneyPass® ATMs throughout the U.S. and you will not be charged a surcharge fee.

The ATMs are easy to find! Go to our website -

**[www.friendsandfamilycu.com](http://www.friendsandfamilycu.com)** - and click on the MoneyPass® logo to find the ones most convenient for you.



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

#### NEW MAIN OFFICE

3920 Erie Street South  
Massillon, Ohio 44646  
Phone: 330-832-1371

#### OFFICE HOURS

Monday-Friday: 9:00am-5:00pm  
Friday Drive-up open until 6:00pm  
Saturday: 9:00am-12:00pm

#### DOWNTOWN DRIVE-THRU

46 Federal Avenue N.W.  
Massillon, Ohio 44647  
Phone: 330-832-1371

#### DRIVE-THRU HOURS

Monday-Thursday: 9:00am-5:00pm  
Friday: 9:00am-6:00pm  
No Saturday Hours

#### WALES SQUARE BRANCH

2056 Wales Road N.E.  
Massillon, Ohio 44646  
Phone: 330-832-1371

#### BRANCH HOURS

Monday-Friday: 9:00am-5:00pm  
Friday Drive-up open until 6:00pm  
Saturday: 9:00am-12:00pm

**[www.friendsandfamilycu.com](http://www.friendsandfamilycu.com)**