



August 2012

FRIENDS & FAMILY
CREDIT UNION

Vehicle Loan Special EXTENDED Until August 31!



**1.99%
APR***

Grand news! We're extending our **Vehicle Loan Special** until **August 31, 2012!** Purchase a new or used car, truck, and motorcycle with fixed rates as low as

1.99% APR* and **terms up to 72 months!** We

also offer optional warranty programs. Plus, you can refinance an auto loan from another financial institution at the same low rate! With such a super deal, you could save hundreds – maybe even a grand! – in the long run! Don't wait and end up with an ordinary auto loan. Get the vehicle you want at a price you can afford! Call, stop in or visit the website to apply!

*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.

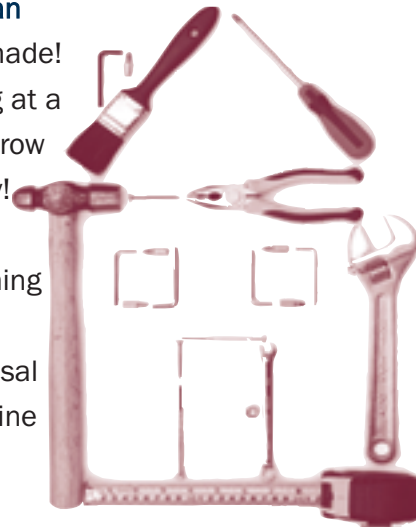
HOME IMPROVEMENT LOAN

With great weather, summer is a popular time for house projects. Combine that with our current **Home Improvement Loan Special**, and you've got it made in the shade!

Friends & Family CU offers rates starting at a low, **FIXED 5.99% APR*** and lets you borrow up to 100% of the value of your property!

Use the funds for landscaping, new windows, a new kitchen, or even something as ambitious as an addition! A second mortgage is required with flexible appraisal terms. Stop by and see us or visit us online at www.friendsandfamilycu.com for more information.

**5.99%
APR***



*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.

Low Rates! No Fees!

VISA

Does your current credit card offer a low, fixed rate toward purchases, cash advances and balance transfers, too?

Friends & Family CU's VISA® cards have all that and more!

Our **VISA® Classic** features a low, **FIXED 12.99% APR***.

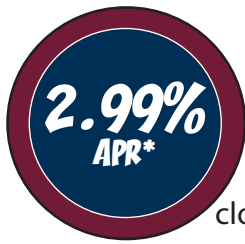
VISA® Gold boasts an even lower **FIXED 7.99% APR***

Both rates apply to purchases, cash advances and balance transfers, with **NO services fees** and **NO annual fees!** Use your **F&F CU VISA®** for shopping, tuition, even consolidating debt! At **7.99% APR***, that even beats our Signature Loan rate!

Manage your VISA® account online at www.ezcardinfo.com and activate Verified by VISA for added protection for your online purchases.

Apply today online, over the phone or in person.

**Annual Percentage Rate*



Buyers' Market with Low Mortgage Rate!



What's the best housewarming gift ever? How about a Mortgage from Friends & Family CU with a **FIXED rate of 2.99% APR*** for terms up to 10 years. Plus, we have low closing costs! Our mortgage rate applies to the purchase of a new or existing house, or if you have your eye on one for sale. Or, if you don't plan to move anytime soon, refinance a mortgage from another financial institution at our same, low rate! Don't daydream about your dream home – stop in and talk to us to make it a reality with a Friends & Family CU Mortgage! For more details, call our Lending Department today.

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

RATES

Effective July 23, 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® 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.

FREE Coin Counter!

Clean out the couches and dump out the piggy banks! We now have a **FREE coin counter** in the lobby of our brand new credit union location at **3920 Erie Street South in Massillon.** So bring in your heavy change and walk away with light dollar bills. Just another convenient service from Friends & Family CU!



HOLIDAY CLOSINGS

Labor Day - Monday, September 3

Columbus Day - Monday, October 8



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