

APRIL 2024

dollars & sense.



39692-NEWS-04/24



Are You Protected by Rising Rates?

Consider a Platinum Rewards Mastercard

EARN POINTS THAT CAN BE REDEEMED FOR:
Major Retailer Gift Cards • Restaurants • Airlines Travel • Hotels
Rental Cars OR CASH BACK REWARDS on your Statement!

FIXED RATE AS LOW AS 9.95% APR*

**APR – Annual Percentage Rate. Additional restrictions may apply. All rates and promotions are subject to change without notice. As low rate of 9.95% APR is based on normal credit history and income.*

We've Got You Covered with Family Secure Checking

Our security features will help you relax, knowing your family is safe:

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 38,000 Surcharge Free ATM's
- No minimum balance required
- No transaction limits
- 5,800 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.

Monthly service charge only \$5.95.

**IDProtect service is a personal identity theft protection service available to account owner(s) and their family. Family includes Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) who are residents of the same household. IDProtect benefits are available to joint account holders (unless otherwise noted). Benefits are not available to a "signer" or "beneficiary" of the account who is not an account owner. Service is not available to businesses and their employees, clubs and/or churches and their members, schools and their employees / students.*



Life is a Journey Enjoy the Ride with FFCU!

April is a time for growth and change! It is a wonderful time to find that loan that meets your needs.

If you are considering purchasing a new car, truck or motorcycle this spring check out FFCU's 5.99% APR rate with terms up to 60 months. Your rate could go as low as 5.74% APR with your Family Advantage tier. Additional rates are available with terms up to 76 months. Ask about the ability to refinance vehicle loans from another financial institution.

Call one of our loan professionals at 330.832.1731 or stop by and FFCU location.

APR=Annual Percentage Rate. Additional restrictions may apply. This offer applies to vehicle loans 2018 and newer, as well as refinanced vehicle loans from another financial institution. Sample monthly payment of a \$12,000 loan for 60 months at 5.99% APR would be \$231.93. All rates and promotions are subject to change without notice. A processing fee of \$220 will be assessed.



**Save the date
Wednesday, April 22nd - 6 pm.**

To have access to the FFCU Virtual Meeting, members must register by emailing us at info@friendsandfamilycu.com indicate ANNUAL MEETING and YOUR NAME.

As the date of the Virtual Meeting nears, we will email you a URL link. You have until Wednesday, April 22nd at 1 pm to register. The URL link will also be provided on our website at www.friendsandfamilycu.com.

IMPORTANT: During the Virtual Meeting we will conduct a vote for 2 seats for the Board of Directors.

The candidates are: Mike Ziegelhofer • Mike Loudiana • Jared Detter
We will call for a vote during the Virtual Meeting.

When prompted, you may cast a vote for 2 candidates. Those elected will be announced before conclusion of the meeting. Additional details will be shared on our website prior to the Virtual Meeting.



Get a text message when a payment is due & never miss a payment with

FFCU Message Pay

FROM THE DESK OF
Jeanna Costanzo, President / CEO



Dear Members,

Spring is upon us which means summer vacations are on the horizon!

Pack your bags for some beach somewhere, or whatever adventure is on your agenda. At FFCU we can help with your family vacation! Use your Friends and Family Credit Union Debit/ATM card at an ATM within the Money Pass or Alliance ATM Network with over 38,000 Surcharge Free ATMS nationwide! Find ATMS near your home or vacation spot by visiting our website on the "ABOUT US" tab. Take charge of Surcharge Free ATMS wherever you travel!

Maybe a vehicle loan is on the agenda for the family vacation. Stop in and discuss your options with our friendly, knowledge staff to put you in your new or used vehicle at the rate and terms that your deserve! For all of your financial needs, Now More Than Ever, it is time to

Bring a Friend into the Family!

Jeanna

**DON'T LET
Your Plans
Get
Dampened!**



A Home Equity Line of Credit uses the equity in your home to help you: make home improvements or repairs, take a vacation, pay for higher education, reduce medical bills or consolidate debt.

Stop in and talk to one of our loan professionals today about a HELOC that will get you started!

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.

WE'VE GOT THE KEY TO YOUR NEW HOME

Looking for a lender?

Consider the advantages of Friends & Family Credit Union's Mortgage Loan Program:



- Competitive rates
- Low closing costs
- Knowledgeable and experienced loan officers
- Payments accepted locally

We have a variety of loan options to fit every need. Our mortgage experts will help take away the uncertainties you may have when working through the loan process.

Menu of FFCU Loan Products:

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

Fill your Boots with savings!



Stop in before April 15th to contribute to your IRA to save on your 2023 taxes. If you don't have an IRA, we can set up one today!

We offer three types of IRAs, including a Roth IRA, a Traditional IRA, and a Coverdell Education IRA. We will help you find the one that meets your needs.



Main Office

3920 Erie Street South
Massillon, Ohio 44646
Phone: 330.832.1371

Monday-Friday: 9 am-5 pm
Saturday: 9 am-12 pm

Acme Fresh Market at the Hillsdale Shopping Center

2905 Whipple Ave. N.W.
Canton, Ohio 44708
Phone: 330.832.1371

Monday-Friday: 9 am-5 pm
Saturday: 9 am-12 pm

Downtown

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

Monday-Friday: 9 am-5 pm
Saturday: 9 am-12 pm

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

AMERICAN SHARE INSURANCE

This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

