

AUGUST 2024

# dollars & sense.

39692-NEWS-0024

## Check out the Advantages of Family Secure Checking and Score today!

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 33,000 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.



### 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.*



Friends & Family Credit Union is proud to be a Sponsor of Wishes Can Happen! Stop at any of our Friends & Family locations to provide a wish for Stark County children battling life threatening illnesses. For a \$10 or more donation receive a Wishes Can Happen T-Shirt.

## RACE to a Great Auto Loan Rate

If you are purchasing a new car, truck, or motorcycle this summer, you'll want to check out FFCU's 6.19% APR rate with terms up to 60 months. **You can receive additional savings with Family Advantage. Rates may go as low as 5.94% APR with your Family Advantage tier.** Additional rates are also available with terms up to 76 months.

Want to lower your existing loan? Ask about the ability to refinance vehicle loans from another financial institution.

**Call one of our loan professionals at 330.832.1371 or stop by a 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 6.19% APR would be \$250.21. All rates and promotions are subject to change without notice. A processing fee of \$220 will be assessed.*



## We'll Get You on Track with FFCU Card Management

Friends & Family Card Management allows you to manage your cards, track your spending, receive transaction reports and more ALL on your Friends & Family Credit Union Mobile and Online Banking app!

**It's fast, convenient, and secure!**

Purchasing has never been easier! Simply log onto your Online Banking and click on "Manage Cards". Additional details are available on the FFCU website at friendsandfamilycu.com.





Receive a text alert and never miss a payment deadline!

**Contact one of our associates today!**

FROM THE DESK OF  
**Jeanna Costanzo, President / CEO**



**Dear Members,**

Our team at Friends & Family are always cheering you on to financial success!

We have trained experts to assist you with your needs to make you a winner. Whether it is maximizing the return on your investments, providing you with an affordable loan, or offering you award winning checking and credit card options. We want you to get to the top podium with us!

Just as the athletes you see in the Olympics have a commitment to be their best, we are here to do the same for you!

**Here's to Victory!**  
**Jeanna**



We offer an assortment of mortgage loan options that will make your home buying process simple, and easy.

**WE OFFER:**

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

**OUR LOAN PRODUCTS INCLUDE:**

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



**Visit a mortgage expert at Friends & Family, today!**

**GO ALL THE WAY**  
**Get a Platinum Rewards Mastercard!**  
**EARN 3 POINTS FOR EVERY DOLLAR YOU SPEND!**  
**EARN POINTS THAT CAN BE REDEEMED FOR:**  
**Major Retailer Gift Cards • Restaurants**  
**Airlines • Travel • Hotels • Rental Cars**  
**OR CASH BACK REWARDS on your Statement!**  
**With a 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. A low rate of 9.95% APR is based on normal credit history and income.

**HOLIDAY CLOSING**  
**Labor Day • Monday, September 2, 2024**

**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.

