



39692-NEWS-0024

**a new friend to the family**



Kathryn Yerian joined our Erie Avenue location a little over four months ago as a teller. In her brief time working at Friends & Family she has learned that she really enjoys interacting with members, helping them with their financial needs, and working to resolve any issues they may incur.

A local graduate, Kathryn attended Perry and R.G. Drage where she took classes in sports medicine. She adores her two cats, Shadow, and Bear, who she considers to be her children.

When not at our Erie Branch, you might find her at a concert! Last year she attended three concerts and a music festival and is looking forward to going to more this year! We are glad she rocked and rolled her way to FFCU!

**FFCU BOARD NEWS**

Friends & Family Credit Union is a cooperative financial institution owned and managed by the people who use its services - you, our members. We have a volunteer board which is one of the primary differences between a credit union and a bank. Two seats up for election this year. There will be at least one nominee for each position. The election will not be conducted by ballot.

**Nominated for the three-year terms are:**  
Mike Loudiana • Mike Ziegelhofer

Friends & Family Credit Union accepts nominations from the membership. If you are interested in running for the board of directors, send a letter of interest with a statement of biographical data, qualifications, and willingness to serve the appropriate three-year-term. The letter must be received at the credit union no later than March 1, 2024.



**HOLD YOUR RATE!** *You'll Love It!*



Friends & Family is offering a 9.95% fixed rate to qualifying Platinum Rewards MasterCard holders.

**Each time you spend you can earn points that can be redeemed for:**

- Major Retailer Gift Cards
- Restaurants
- Airline Travel
- Hotels Rental Cars

OR CASH BACK REWARDS on your statement!

Apply today at any location or online at [friendsandfamilycu.com](http://friendsandfamilycu.com).



We will be holding this year's Annual Meeting virtually. Please save the date for Wednesday, April 24, 2024 at 6 pm. Information will be shared on our website - [friendsandfamilycu.com](http://friendsandfamilycu.com).

We look forward to seeing you virtually!

Great Rates  
are the Key



**to Getting the Car of Your Dreams**

Your dreams may be big, but your interest rate doesn't have to be! Your ideal car, truck, or motorcycle may be waiting for you with FFCU's competitive auto loan rates. Stop in one of the Friends & Family Credit Union offices and talk with one of our experienced team members to get the best rate possible.

Right now, you can receive outstanding rates with **NO PAYMENT FOR 90 DAYS!** If you have a high interest loan from another financial institution there are great rates available for refinancing your existing auto loan!

**Stop in or give one of our loan experts a call today!**

*\*APR=Annual Percentage Rate. Additional restrictions may apply. Offer applies to vehicle loans 2018 and newer, as well as refinanced vehicle loans from another financial institution. All rates and promotions subject to change without notice. Loan rate is determined by term of loan and personal credit history.*

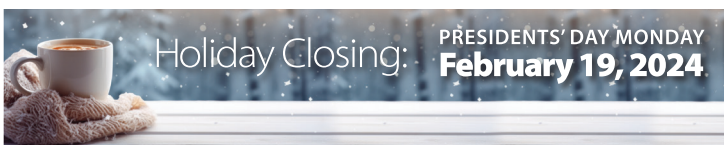
**Build on a Better Banking Experience with FFCU Family Secure Checking**

- 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.



**All for a \$5.95 monthly service charge!**

*\* 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.*



FROM THE DESK OF  
Jeanna Costanzo, President / CEO



Dear Member,

The weather may be chilly, but inside all of our Friends & Family Credit Union locations we are here for you with a warm welcome! We love working with our members and providing them with "sweet" opportunities with products such as Family Secure Checking and Kasasa Cash Back Checking, outstanding rates on Vehicle Loans, as well as competitive Mortgage or HELOC rates!

You still have time to contribute to your 2023 IRA and take advantage of tax savings. If you don't have one, please inquire, one of our associates would love to help you!

Stay Warm,  
Jeanna

**SMILE!**  
There's Still Time  
to Contribute to Your  
2023 IRA!

Expires April 15, 2024



Make a 2023 contribution to your individual retirement account (IRA) before the opportunity melts away! Stop by any FFCU location and we'll help!

If you don't have an IRA Friends & Family Credit Union can easily set one up for you. If you already have a Friends & Family IRA, simply come in to make your contribution by April 15, 2024.

We offer three types of IRA's, including a Roth IRA, traditional IRA, and a Coverdell Education IRA. Find the one that meets your needs and you'll be on your way to saving!

**Our HELOC Rates are Cut Out for Any Project**



Has the cold weather got you cooking up some fun...like a remodeling project, a warm beach vacation, or home audio and security system? Consider a Friends & Family Credit Union Home Equity Line of Credit loan for any project!

FFCU offers LOW HELOC rates with NO FEES - NO application fee, NO appraisal fee, NO annual fee, and NO closing costs.

**Visit Friends & Family Credit Union, today, to see how our Home Equity Line of Credit can cook up some fun for you!**

*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.*

**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



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.

