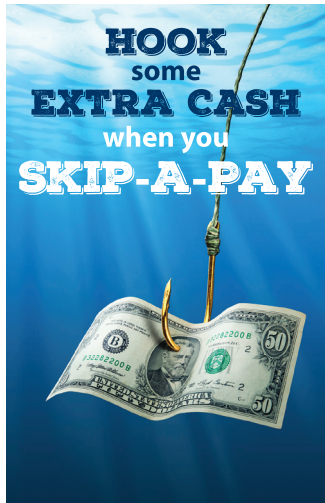


JUNE 2024

dollars & sense.



39692-NEWS-0624



Qualified members can skip June or July monthly payments on certain loans. Details on Friends and Family Credit Union's Skip-A-Pay program were sent to members in a mailer in May.

THROW IN YOUR LINE & PARTICIPATE

Contact us at any of our three locations for additional details.

"LURE" (LOWER) YOUR CAR LOAN RATES AT FFCU

Considering purchasing a new car, truck, or motorcycle? Check out FFCU's 6.19% APR rate with terms up to 60 months. You could reel in some extra savings with Family Advantage. Rates could go as low as 5.99% 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 330.832.1371 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 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.

Don't Be a Fish Out of Water!

We can help you find the right mortgage loan at Friends & Family Credit Union.

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



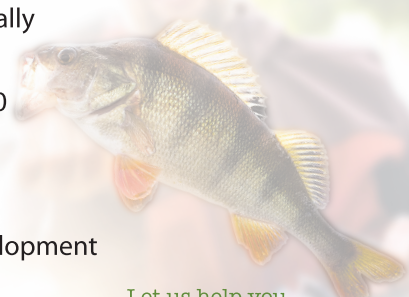
Fishing with Friends & Family 2024

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



Let us help you **make a great catch!**
Come see a mortgage expert at Friends & Family, today!



FFCU FAMILY SECURE CHECKING will cover you from Angle(R)

- 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.

catch the benefits & feel secure!



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.*

Message Pay
from FFCU...
is **BETTER** than a **BOBBER!**

You can receive a text alert when your payment is due and will never miss a payment (bite)!

Ask an associate how to sign up!



FFCU IS KNOT YOUR ORDINARY LOAN EXPERIENCE



If you want to purchase a new boat, take a lake house vacation, or build a deck to enjoy the serenity of your own backyard, Friends & Family Credit Union can assist you with a Home Equity Line of Credit.

We offer stress free HELOC loans with low rates and NO FEES, including NO application fee, NO appraisal fee, NO annual fee, and NO closing costs!

Visit or call a Friends & Family Credit Union location near you today for details.

HELOC rates are variable and are based on the PRIME RATE. If your HELOC is closed within three years, you will be assessed the closing costs. All rates and promotions are subject to change without notice.



FROM THE DESK OF
Jeanna Costanzo, President / CEO



Dear Friends,

You do not need a rod and reel to catch great financial opportunities at Friends & Family Credit Union!

We can assist you with home purchases and upgrades, debt consolidation, saving options, loan products, and help you earn rewards for every dollar you spend with a Platinum Rewards Mastercard!

Please give us a call, stop by, or check out our website at www.friendsandfamilycu.com.

Do you currently have a loan with us? You may be qualified to reel in savings by skipping one month's payment! Contact a loan associate for details on how to skip June or July monthly payments on certain loans.

Enjoy your June!
Jeanna

CATCH A CARD FOR POINTS

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. As low rate of 9.95% APR is based on normal credit history and income.*



Happy
Father's Day!
June 16, 2024

Holiday Closings:
Wed. June 19, 2024
JUNETEENTH
Thurs. July 4, 2024
INDEPENDENCE DAY

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.

