

# dollars & sense.



39692-NEWS-0324

## KASASA REWARDS IS ONE GOOD EGG



- Monthly CASH REWARDS for simply using your Debit Card
- No monthly maintenance fee EVER
- REFUNDS on ATM withdrawal fees, NATIONWIDE
- Link to free Kasasa Saver® to build savings automatically
- No minimum balance to earn rewards
- Unlimited check writing
- Online banking with bill pay
- And, It's Free

CRACK OPEN  
THE REWARDING  
BENEFITS!

### QUALIFYING FOR KASASA CASH REWARDS IS EASY

**FIND OUT MORE: STOP IN, CALL 330.832.1371**  
**OR GO TO: [www.friendsandfamilycu.com](http://www.friendsandfamilycu.com)**



#### EMPLOYEE SPOTLIGHT:

**Shandi Holderfield – Another Friendly Face at FFCU**

If you have visited our Erie Branch you may have met Shandi Holderfield. Shandi has worked with FFCU for four months. She enjoys the process of learning more about the financial world and how credit unions work, fit in, and give back to our communities.

Shandi likes getting to know her co-workers and building relationships with our members, as well. "I think my most memorable moments with our members happen every time they walk out of our branch with a smile on their face because they are happy with their experience within our credit union," said Shandi.

For the last 12 years, she has been a stay-at-home mom, raising her two boys, who are currently 12 and 7. Joining Friends & Family has been a wonderful, new experience and she hopes to make a lasting career within this field, and more specifically, with FFCU.

## Some Bunny see a Vehicle in the Future?

Hop into Friends & Family Credit Union! We can help get you out of the high-rate loan you are paying at another financial institution. This offer is available for a limited time.



FFCU rates as low as  
**5.99% APR\***  
with terms up to  
**60 months**

*Additional rates are available.*

Call one of our loan professionals at 330.832.1371 or stop by any of our three convenient locations.

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

\*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 \$10,000 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.

## Annual Meeting Brunch

We will be holding this year's Annual Meeting virtually. As the date of the meeting nears, we will provide a URL for registration on our website at [www.friendsandfamilycu.com](http://www.friendsandfamilycu.com) and will share information at our three locations.

We look forward to logging in with you!



# Does Your Home Need Updates for Your Growing Litter?



Whether it's a renovation or addition to your hutch or you need to consolidate your debt to provide for your growing hares, we can help get you into a LOW-Rate Home Equity Line of Credit with NO FEES, including NO application fee, NO appraisal fee, NO annual fee, and NO closing costs.

Thump into a Friends & Family Credit Union, today, to see how a HELOC can help 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.*

**HOPPIN' & SAVE ON TAXES**  
It's an EGG-CELENT TIME!

If you already have a Friends & Family IRA, simply stop in to make your contribution by April 15, 2024. Don't have one? No problem! Friends & Family can easily set one up for you.

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.

**Hurry in today!**

FROM THE DESK OF  
Jeanna Costanzo, President / CEO



Dear Member,

Well...the groundhog delivered good news this year with predictions for an early spring!! Maybe you just attended the Cleveland Auto Show, and you're all revved up for that new or used vehicle purchase. Possibly it's time to make your dream home a reality with a mortgage from FFCU. We have the loans to fit your needs and lifestyle! Just FYI...February is Family Secure Checking month. An opportunity for you to secure your financial peace of mind with ID Protection, Credit File monitoring, shopping rewards, travel benefits, and cell phone protection for you and your family. Look for details in this newsletter, or stop in any of our 3 convenient locations for more information. Now more than ever, it's time to Bring A Friend into the Family.

**Jeanna**

## Fill Your Basket with Family Secure Checking Goodies

- 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.*

**Happy St. Patrick's Day!**  
AND  
**Happy Easter!**



### 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.

