

NOVEMBER 2024

dollars & sense.



39692-NEWS-1124

Looking for some extra cash?



The holidays are on their way, and it may be the perfect time for you to Skip-A-Pay!

Qualified members can take a month off from a loan payment with Friends & Family Credit Union's Skip-A-Pay program.

Choose to skip November or December monthly payments on certain loans.

Look for details in a mailing you were sent the end of October.

FFCU Family Secure Checking Stuffed with bountiful features

- 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.

Contact one of our associates to learn more!

** 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.*

No need to stop the Christmas gift purchases

FFCU Fast Cash Loans are available NOW!

You can borrow up to \$2,000 with Friends & Family Credit Union Christmas Fast Cash

Simply apply online or in person at any location.

9.99% APR*
No payment for 90 Days!



FFCU is the Key to Your Fall Vehicle Purchase

Purchasing a new car, truck, or motorcycle can be a BIG decision.

FFCU is offering a 5.69% APR rate loan with terms up to 60 months.

If you are a Family Advantage Program member your rates may fall as low as 5.44% 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 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 5.69% APR would be \$230.26. All rates and promotions are subject to change without notice. A processing fee of \$220 will be assessed.





You'll be thankful to never miss a payment deadline with FFCU helpful message pay text alerts!

Contact one of our associates today on how to sign up.

"ROUND UP" YOUR SAVINGS with Friends & Family Credit Union

Make an instore or online purchase with your FFCU DEBIT Card and we will "ROUND UP" your purchase to the nearest dollar and deposit the round up difference into your FFCU Savings or Money Market Account.



Whether it's a cup of coffee, clothing, groceries...ANY purchase is rounded up to the nearest dollar and placed directly into your account.

Simply sign up at any of our three locations. No Fees. No contracts. Opt in or opt out as you choose.

Don't have an FFCU Debit Card? Call or stop in for details!

Participation in the Round UP Program is subject to terms and conditions set forth by Friends and Family Credit Union. FFCU reserves the right to modify the Round UP Program. All promotions are subject to change without notice.



'Tis the Season for Giving! This year we will help support A Community Christmas' Adopt-A-Family, Coats for Christmas and Mitten Tree as well as Refuge of Hope Ministries.

Members may help be choosing a name to adopt off our Giving Trees in each Friends & Family Credit Union location. Gifts can be purchased, wrapped, labeled, and returned by Monday, December 9th.

Coats and other donations such as scarves, mittens, and sweaters may be placed in the Giving Boxes at each location through Friday, December 13th.

FROM THE DESK OF
Jeanna Costanzo, President / CEO



Dear Members,

What are you thankful for? We asked some of our members and here is what we heard: Family...Health...Children...Grandchildren...Employment...Faith.

We asked our staff and heard the same but included at the top were YOU...OUR MEMBERS, co-workers, and Board of Directors.

Again this year we are supporting our community...helping those who could use a gift, a coat, mittens, scarf or sweater. Please consider donating. See the article below for details.

To stretch your Christmas budget, you can apply for a Christmas Fast Cash Loan. Ask one of our associates for details.

As always, thank you for being a Friend of the Family!
Jeanna



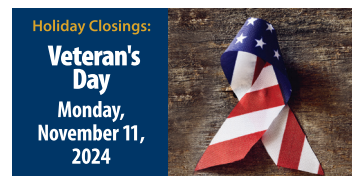
...it also provides support when needing funds

A Home Equity Line of Credit is a good way to finance almost anything with a rate that is typically less than a traditional loan or a credit card.

If you are considering a purchase and need cash visit one of our three locations and ask about our simple HELOCs. A Friends & Family team member will work with you to set a maximum amount of money that you can use whenever you want to. You can draw on the line to finance home improvements, education costs, pay off debts, take a vacation, pay emergency expenditures... or just about anything else. You only pay interest on the amount that you use.

We offer LOW RATES with NO FEES, including NO application fee, NO appraisal fee, NO annual fee, and NO closing costs.

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

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.

