



OCTOBER 2024  
**dollars & sense.**



enjoy  
financial  
harmony  
WITH  
family secure  
checking

**BE SAFER. SPEND SMARTER. IT IS SIMPLE!**  
Our Family Secure Checking makes it simple to keep your family finances safe and take advantage of smart discounts on financial services and everyday purchases.

**Protect your Family's Identity**

You can rest easy knowing that IDProtect®, our identity theft monitoring and resolution service, can help better protect you and your family's identities.

**Protect against unexpected losses**

Covers Smartphone damage and theft, increases extended warranty coverage, and provides accidental death & dismemberment insurance.

**Get exclusive savings**

Save on travel, shopping and insurance costs.

**Stop by a FFCU location for more details!**

Family Securing Checking is \$5.95 a month.

*\* 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.*

Enjoy the Sound of Never Missing a Payment Deadline!  
Sign up today to receive text message alerts.  
Contact one of our associates today.



IT'S TIME TO **Toot your Horn**

Looking to purchase a new car, truck, or motorcycle?

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 go 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 an 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.*

**A Friends & Family HELOC SOUNDS like a GREAT Band (Plan)**



If you are considering a purchase and need cash...stop by one of our three locations and ask about our simple home equity loans. If you have a home project, vacation plans, or run into an unanticipated expense, a member of our team will make securing a HELOC easy. We offer **LOW RATE HELOCs** with **NO FEES**, including **NO** application fee, **NO** appraisal fee, **NO** annual fee and **NO** closing costs.

**Ask a loan officer today for details!**

*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.*

## Don't Skip A Beat...

## Skip-A-Pay!



Qualified members can take a month off from a loan payment with FFCU's Skip-A-Pay program. It's a great way to keep cash in your pocket for those holiday expenses.

Look for details in a mailing you will receive at the end of October on how to skip November or December monthly payments on certain loans.

## Don't Blow Your Money

Make sure you are keeping your accounts active!



Did you know you could lose money in an inactive account? By law, Friends & Family Credit Union is required to automatically release any funds to the State of Ohio from an account with five years of inactivity.

To avoid this happening to you, keep your account active with just one transaction per year. Pick a date to annually make the deposit, such as an anniversary, birthday or even at income tax time.

Call Friends & Family Credit Union if you have concerns or questions at 330-832-1371.

## Are you a CHRISTMAS CLUB Account holder?

We will transfer your funds to your Savings Account on Friday, November 1, 2024.

**Don't have a Christmas Club Account? OPEN ONE TODAY & START SAVING!**



FROM THE DESK OF  
Jeanna Costanzo, President / CEO



Dear Members,

Our management and staff always strive to provide the best experience serving all your financial needs as well as improving the ease of use and functionality of our services.

One of our commitments to you is to simplify the loan process with clear and precise information. Whether it is an auto loan, mortgage loan or Home Equity Line of Credit we want you to find the perfect loan to fit your needs, budget, and lifestyle.

Stop in any of our three locations and meet with one of our experienced loan professionals.

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

Jeanna



**EARN 3 POINTS FOR EVERY DOLLAR YOU SPEND with a Platinum Rewards Mastercard!**

Points 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.



HAPPY  
Columbus  
DAY

Holiday Closing: **Monday, October 14, 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



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.

