

dollars & sense.



You are in Good Hands
with FFCU Family Secure Checking

We're purr-ty sure you will like these 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.

* 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.

Friends & Family Credit Union is proud to sponsor Stark County High School Football on radio, streaming, You Tube, and TV broadcasts.



We're a Cathletic Supporter!

Support your local team, and all school and athletes of all fall sports in your community!

Pick the Purrfect Auto Loan

We aren't kitting around...we want to help you purchase a new car, truck, or motorcycle with an FFCU's 6.19% APR rate loan with terms up to 60 months. **You can receive additional savings with Family Advantage. Rates may go as low as 5.94% 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 Pros
@ 330.832.1371 OR
STOP BY
Any 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.

Do You Have Cat-titude?

FFCU's Card Management can help! Friends & Family Credit Union Mobile and Online Banking app allows you to manage your cards, track your spending, receive transaction reports and more!

You'll be furr-ever grateful! It's fast, convenient, and secure!

Purr-chasing has never been easier! Simply log onto your Online Banking and click on "Manage Cards". Additional details are available on the FFCU website at friendsandfamilycu.com.



Mew...Mew... Your Payment is Due!

Sign up today to receive a text alert and never miss payment deadline!

Contact one of our associates today!



FROM THE DESK OF
Jeanna Costanzo, President / CEO



Dear Members,

Paw-don if I take a few minutes to share some of our products to keep your family safe! Family Secure Checking makes it simple to keep your family finances safer and take advantage of smart discounts on financial services and everyday purr-chases. In addition to being able to rest easy knowing IDProtect®, our identity theft monitoring and resolution service, can help better protect you and your family's identities, there are so many reasons to consider the benefits of Family Secure Checking. We feel it is litter-ally a purr-fect product for families. Stop in and check out the paw-sibilities!

**Happy Tails,
Jeanna**



YOUR KITTEN (Gettin') A HOME BUYING PROCESS THAT IS SIMPLE AND EASY AT FFCU

Your "house" cats will love our loan options!

WE OFFER:

- Competitive rates
- Low closing costs
- Knowledgeable and experienced loan officers
- Payments accepted locally

OUR LOAN PRODUCTS INCLUDE:

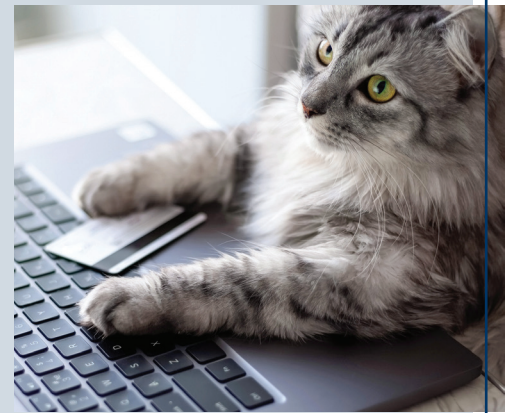
- Conventional (10, 15, 20 and 30 years available)
- FHA
- VA
- 100% USDA Rural Development
- Fixed & Variable
- HARP
- No Fee HELOC
- Home Improvement

Visit a mortgage expert at Friends & Family, today!



HOLIDAY
CLOSING:
Labor Day
Monday
September 2
2024

FE-LINE GOOD ABOUT PLATINUM REWARDS!



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

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.

