



39692-NEWS-0724



Celebrate with a New Vehicle

Purchasing a new car, truck, or motorcycle this summer?



Summer Excitement includes SKIP-A-PAY

Qualified Friends & Family members can skip a payment in July on certain loans.

Information was sent by mail in May. For qualifications or additional details, please visit any of our three locations.

Check out FFCU's 6.19% APR rate with terms up to 60 months. You can receive additional savings with Family Advantage. Rates may go as low as 5.99% 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 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.



Want to Join THE HEROES?



We are proud to be a Sponsor of Wishes Can Happen! Stop at any of our Friends & Family locations to make a donation to provide a wish for Stark County children battling life threatening illnesses. For a \$10 or more donation receive a Wishes Can Happen T-Shirt.



Card Management allows you to manage your cards, track your spending, receive transaction reports and more ALL on your Friends & Family Credit Union Mobile and Online banking app! It's fast, convenient, and secure!

Purchasing 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.



MESSAGE PAY from FFCU

Receive a text alert when your payment is due... picnic time or anytime! Ask an associate how to sign up!

FFCU Loves HAPPY, SECURE Families

We can help yours! Our Family Secure checking offers:

- 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.



FROM THE DESK OF
Jeanna Costanzo, President / CEO



Dear Members,

Are you gearing up for a family vacation or weekend getaway? Take us along!

You can save time and money by using your Friends & Family Debit / ATM card at any ATM within our partnering networks – the MoneyPass or Alliance One ATM Network. We offer our Friends & Family members incredible freedom and flexibility to thousands of Surcharge ATM nationwide.

To find the ATM nearest you, visit our website, click the "About Us" tab at the top and pull down to ATM locations. Our hope is to save you time and money!

Wishing you a memory making summer!

Jeanna



Land that You Love...Home that You Love!

We will help you with a MORTGAGE LOAN that you love!

We offer an assortment of mortgage loan options that will make your home buying process simple, and easy. Visit a mortgage expert at Friends & Family, today!

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

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.

