

DECEMBER 2024

dollars & sense.



ROUND UP Your Savings

with Friends & Family
Credit Union

Make purchases in-store or online 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. Buy holiday gifts or everyday necessities. ANY purchase is rounded up to the nearest dollar and placed directly into your account.

Sign up at any of our three locations. It's easy! No fees. No contracts. Opt in or opt out anytime.

Don't have a 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 & Family Credit Union. FFCU reserves the right to modify the Round Up Program. All promotions are subject to change without notice.



Want more
dough in
your pocket?
It's time to
Skip-A-Pay!



Friends & Family Credit Union's popular Skip-A-Pay program allows qualified members to take a month off in December from certain loan payments, so you'll have cash to spend on your (gingerbread) family.

Details have been mailed.

For additional information, please call 330.832.1371 - Option 4

Run, Run as Fast as You Can...

to catch a Friends & Family Credit Union Christmas FAST CASH LOAN.

.....
Apply in person
or online for your
**Christmas
Fast Cash of
\$2000!**
.....
9.99% APR*
No payment for 90 days!
.....

*APR=Annual percentage rate. Additional restrictions may apply. All rates and promotions are subject to change without notice. Sample monthly payments for a \$2,000 loan at 9.99% APR for 24 months would be \$92.28. Approval based on normal underwriting criteria including credit history and income.



Auto Loans are Sweet at FFCU

If a new vehicle is on your holiday wish list, then you've got to check out these sweet rates. FFCU is offering a 5.69% APR rate loan with terms up to 60 months.

As 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 reduce your existing loan? FFCU can refinance your new or used car, truck or motorcycle loan from other financial institutions.

Call one of our loan professionals at 330.832.1371 or stop by a 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.

Sugar & Spice and something nice- Eat up this FFCU Mortgage Loan Recipe

If you are looking for a mortgage loan or want to refinance your current mortgage, build up a relationship with one of our Friends & Family Credit Union mortgage experts. We'll walk you through the entire process so you will feel like the smartest cookie in the batch.

Our Sweet Recipe Includes:

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



Our Ingredients of Loan Products:

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



For any questions or to apply for a mortgage, call FFCU mortgage experts at 330-832-1371.



Use your home's equity as collateral on a household project, debt consolidation, or your family's next vacation adventure.

Let your house go to work for you with a FFCU Home Equity Line of Credit!

Friends & Family Credit Union has LOW HELOC rates and offer NO FEES, including NO application fee, NO appraisal fee, NO annual fee and No closing costs.

Stop by one of our locations to speak with our mortgage professionals and let us help you choose a Home Equity Line of Credit that will be the best recipe for your family.

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.

Christmas
WEDNESDAY
December 25th



New Year's
WEDNESDAY
January 1st

FROM THE DESK OF
Jeanna Costanzo, President / CEO



Dear Members,

During the hustle and bustle of a busy holiday season, we just want to pause and say how thankful we are for each and every one of you. We are here to serve you and our community – so whether you have questions about checking accounts, mortgages, home equity line of credit, we're here to walk you through each step.

We invite you to stop in one of our locations to meet with our friendly and experienced professionals.

On behalf of our wonderful staff, management team, Board of Directors and myself, we wish you wonderful holiday season. We want our members to have that warm and cozy feeling of eating gingerbread during the holidays! We look forward to serving you in the New Year.

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

Baking Spirits Bright with Family Secure Checking

Rest assured that with Family Secure Checking, it's simple to keep your family finances safe.

- 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.

Family Secure Checking is \$5.95 a month.

Stop by a FFCU location for more details!

**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.*

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.

