

JANUARY 2025

dollars & sense.



39692-NEWS-0125

Feel Like a Kid Again!

Earn Rewards with your Platinum Rewards Mastercard!

Each time you spend you can earn three points for every dollar that can be redeemed for:

- Major Retailer Gift Cards
- Restaurants • Airlines
- Travel • Hotels • Rental Cars
- or **Cash Back Rewards on Your Statement**

Don't have a Platinum Rewards Mastercard? Apply today!



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.

Don't Get Stuck in the Snow - GET AN AUTO LOAN AT FFCU

Friends & Family Credit Union will get you rolling in no time with these new and used car, truck and motorcycle rates.



FFCU is offering a 5.69% APR rate loan with terms up to 60 months. Additional rates are also available with terms up to 76 months. If you are a Family Advantage Program member, your rates may fall as low as 5.44% APR with your Family Advantage tier.

Have an existing loan at another financial institution? FFCU can refinance your new or used car, truck or motorcycle loan and still apply these great rates.

Questions? Stop by a FFCU location or give one of our loan professionals a call at 330.832.1371.

*APR= Annual Percentage Rate. Additional restrictions may apply. This offer applies to vehicle loans 2019 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.

FFCU Board of Directors Updates & Nominations

Friends & Family Credit Union is a cooperative financial institution owned and managed by the people who use its services - you, our members. We have a volunteer board which is one of the primary differences between a credit union and a bank. Three seats are up for election this year. There will be at least one nominee for each position. The election will not be conducted by ballot.

NOMINATED FOR THE THREE-YEAR TERMS ARE:

Timothy A. Ross • James Triner • Bill Hamit

Friends & Family Credit Union accepts nominations from the membership. If you are interested in running for the board of directors, send a letter of interest with a statement of biographical data, qualifications, and willingness to serve the appropriate term. The letter must be received at the Credit Union by close of business on February 28, 2025.

Holiday bills still following you? Don't Walk...RUN! FFCU can help.



Apply in Person or Online for your **FAST CASH of \$2,000⁰⁰**

IT'S EASY!

9.99% APR*
No payment for 90 Days

Start the year off stress free. Call 330.832.1371 to speak with our team of professionals or visit www.friendsandfamilycreditunion.com.

*APR=Annual percentage rate. Additional restrictions may apply. All rates and promotions are subject to change without notice. Sample monthly payment of 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.

Skate into Friends & Family for a cozy Mortgage for Your New Home

Thinking of a move in 2025? Friends & Family Credit Union has an assortment of mortgage loan options that can make your home buying process simple and easy with a loan that fits your needs.

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



Have Questions?
 Come see a mortgage expert at Friends & Family, today!

Dear Members,

Welcome to a brand-New Year! On behalf of the entire Friends & Family Credit Union team, we are excited to be serving you this year. We hope that our excitement about our services shows you the dedication that we have for you, our members. Our goal is to make banking easy and enjoyable so please reach out to our knowledgeable team at any time you need a hand taking the next step. They are waiting to serve you!

We wish you all a happy and healthy kickoff to 2025!

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

GET COZY WITH FAMILY SECURE CHECKING

FFCU makes sure you and your finances are safe and warm.

- 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.



Get excited about a HELOC from FFCU!

Whether it's a vacation, home improvement, or debt consolidation, we can help get that WANT OR NEED LIST completed this new year!



Friends & Family Credit Union has LOW Home Equity Line of Credit rates offering **NO FEES**, including **NO application fee**, **NO appraisal fee**, **NO annual fee**, and **NO closing costs**.

Get excited about your next project. Visit Friends & Family Credit Union, today, to see how a HELOC can help you!

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.



Holiday Closings:
Martin Luther King Jr. Day
 Monday, January 20, 2025
Presidents' Day
 Monday, February 17, 2025

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.

