

FEBRUARY 2025

dollars & sense.

39692-NEWS-0225

The CASH you'll LOVE to pay those holiday bills

Friends & Family Credit Union is here to help.



Simply Apply in Person
or Online for your
**Fast Cash of
\$2,000!**
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 payment 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.

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.

EARN *Rewards* THAT YOU DESERVE 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 with a

FIXED RATE AS LOW AS 9.95% APR*.

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 no later than February 28, 2025.

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

*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.



The annual meeting will be held virtually,
Wednesday, April 16 at 6pm.

As the date of the meeting nears, we will provide a URL for registration on our website at www.friendsandfamilycu.com and will share information at our three locations.

We are **looking forward to logging in with you!**



FFCU is Offering a 5.69%* APR rate loan with terms up to 60 months on new and used cars, trucks and motorcycles. 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.

FROM THE DESK OF
Jeanna Costanzo, President / CEO



Dear Members,

As we step into a month full of love, we want you to know that YOU, our members, are the heartbeat of Friends & Family Credit Union!

We have been serving our members/owners since 1958! Everyone who lives, works, worships or attends school in Stark County can become a member and our friendly staff is waiting to serve you with any of your financial needs. We care about your family and we're always looking for ways to continue serving our members. So please reach out at any time or stop by one of our three branches.

Let us know how we can help you with your financial needs!

Thanks for being a Friend of the Family,
Jeanna

You will **LOVE** Saving on Your Taxes

Expires April 15, 2025

If you have a Friends & Family Individual Retirement Account (IRA) it is not too late to make a 2024 contribution! If you do not have an IRA, Friends & Family Credit Union can easily set one up for you. Simply come to any location to make your contribution by April 15, 2025.

We offer three types of IRAs, including a Roth IRA, traditional IRA, and a Coverdell Education IRA. Find the one that meets your needs, and you will be on your way to saving!

You will **LOVE** these Friends & Family HELOC Rates

Your home can spread the love to help you get that remodeling project done, a warm beach vacation, or a home audio and security system. Consider a



Friends & Family Credit Union Home Equity Line of Credit loan to help you get what you want!

FFCU offers LOW HELOC rates with **NO FEES - NO application fee, NO appraisal fee, NO annual fee, and NO closing costs.**

Visit Friends & Family Credit Union, today, to see how our Home Equity Line of Credit can provide loving memories.

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 closing: **President's Day mon. feb. 17, 2025**

Family Secure Checking is sharing **LOVE** with those you **LOVE**

- 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.

