

MARCH 2025

dollars & sense.

39692-NEWS-0325

Family Secure Checking will have you "Saving Some Green"

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- No minimum balance required
- No transaction limits
- Cellular Telephone Protection
- Shopping Rewards
- Travel Discounts
- Health Discount savings for Dental and Optical
- IDProtect® – includes credit file monitoring and alerts of changes with Equifax, Experian and TransUnion.



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.*

No Shenanigans! just a Great Rate!

FFCU is offering a **5.49% 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 even lower 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 5.49% APR would be \$229.15. All rates and promotions are subject to change without notice. A processing fee of \$220 will be assessed.*



it's not a myth!
Friends & Family Credit Union Platinum Rewards Mastercard Can Earn You Points
Get started today!

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***

**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.*

Grab Your Irish Coffee, Bring Your Blarney Stones Head to Your Computer for Our ANNUAL MEETING

[We will be holding this year's Annual Meeting virtually]

Wednesday, April 16th at 6pm

More details will be shared here in the April edition of Dollar & Sense, online at www.friendsandfamilycu.com, and at our three locations. We will provide a URL for registration.



We Look Forward to LOGGING IN with you!

THE POT OF GOLD

is in your Home

Have you been looking for a Pot of Gold to help you pay for a remodeling project, a beach vacation, or help you consolidate your debt?

You can find it at Friends & Family Credit Union!

FFCU offers **LOW Home Equity Line of Credit Loans with NO application fee, NO appraisal fee, NO annual fee, and NO closing costs.**

Visit Friends & Family Credit Union, today, to see how our HELOC can bring you the Luck of the Irish!

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.



FROM THE DESK OF
Jeanna Costanzo, President / CEO



Dear Members,

Top of the March to you Friends & Family Credit Union Members!

We are feeling extra LUCKY! Not only because it is St. Patrick's Day month, but because we have awesome members like you and we enjoy assisting you with any questions regarding your financial needs.

Do you have questions about your Platinum Rewards Mastercard points?

Are you considering Family Secured Checking and need more information?

Would you like to purchase a new vehicle or home, but you are not sure how to go about getting a loan?

Whatever your financial questions or concerns, we are here to help! Call or stop by a location near you today!

**Thanks for being a Friend of the Family,
Jeanna**



**Why do Leprechauns
want to ROUND UP?**
Because they are so Short!

Join the leprechauns and make an in-store or online purchase with your Friends & Family DEBIT

Card and FFCU will round up your purchase to the nearest dollar and deposit the round up difference into your FFCU Savings or Money Market Account.

Whether it's a cup of coffee, clothing, or groceries... ALL purchases rounded up to the nearest dollar will be placed directly into your account.

Simply sign up at any of our three locations.

No Fees. No Contracts. Opt In or Opt Out as you choose.

Don't have an FFCU Debit Card?
Call or stop in for details!



It's not too late to make a 2024 contribution to your Friends & Family Individual Retirement Account (IRA).

We offer three types of IRA's, including a Roth IRA, traditional IRA, and a Coverdell Education IRA.

If you do not have an IRA, Friends & Family Credit Union can easily set one up for you.

Stop by any location to make your contribution by April 15, 2025.



**HAPPY
St. Patrick's
DAY!**

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.

