

OCTOBER 2026

dollars & sense.



39692-NEWS-1026



FAMILY SECURE CHECKING A Checking Account for your Whole **BOO CREW**

Our Family Secure Checking makes it simple to keep your family finances safer and take advantage of smart discounts on financial services and everyday purchases.

PROTECT YOUR FAMILY'S IDENTITY

You can rest easy knowing that IDProtect®, our identity theft monitoring and resolution service, can help better protect you and your family's identities.

PROTECT AGAINST UNEXPECTED LOSSES

Covers smartphone damage and theft, increases extended warranty coverage, and provides accidental death & dismemberment insurance.

GET EXCLUSIVE SAVINGS

Save on travel, shopping and insurance costs. Stop by a FFCU location for more details!

Family Secure Checking is \$6.95 a month.

*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.

FRIGHTEN Your Next Payment Away

Qualified members can take a month off from a loan payment with Friends & Family Credit Union's Skip-A-Pay program. It's a great way to keep cash in your pocket for those holiday expenses.

Look for details in a mailing you will receive at the end of October on how to skip November or December monthly payments on certain loans.

No Tricks. Just a Sweet Deal on Your Next Ride. *Whether it's a new car, truck, or motorcycle, drive with confidence!*

FFCU is offering: 4.99% APR up to 76 months & 4.74% APR for 60 months. No payments for 90 days.



Looking for a better way to manage your auto loan? Refinance with FFCU and enjoy a little more breathing room in your budget.

**Call one of our
loan professionals
at 330.832.1371
or stop by
an FFCU location.**

*APR= Annual Percentage Rate. Additional restrictions may apply. This offer applies to vehicles 2020 and newer, as well as refinanced vehicle loans from another financial institution. Sample monthly payment of a \$12,000 loan for 60 months at 4.74% APR would be \$229.15. All rates and promotions are subject to change without notice. A processing fee of \$220 will be assessed.

Unlock the Possibilities Hiding in Your Home

If you are considering a purchase and need cash...stop by one of our three locations and ask about our simple home equity loans. Whether you have a home project, vacation plans, or run into an unanticipated expense, a member of our team will make securing a HELOC easy.

We offer **LOW RATE** HELOCs with
NO FEES, including
NO application fee,
NO appraisal fee,
NO annual fee and
NO closing costs.

**ASK A LOAN
OFFICER TODAY
FOR DETAILS!**

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.





Giving Back is Always in Season.

Together we can make a difference. This year, we will be starting our collection for Coats for Christmas early! Coats and other donations such as scarves, mittens, and sweaters may be placed in the Giving Boxes at each location through Friday, December 11.

FROM THE DESK OF
Jeanna Costanzo, President / CEO



Dear Member,

There's a little extra magic in October. The leaves are changing, the evenings are getting cozier and the holiday season is starting to peek around the corner. It's a time of year that reminds us how special it is to come together and look out for our neighbors.

That's why we're excited to support Coats for Christmas again this year. Starting in mid-October, we'll be collecting new and clean, gently used coats to help keep local families warm this winter. There's no trick to making a difference, just a little kindness. We hope you'll join us by donating a coat and helping us make the season a little warmer for someone in our community.

As the season changes and the holidays draw closer, we're grateful to be your local credit union. Thank you for allowing us to serve you and for helping us make our community a little brighter, warmer and more connected.

Thanks for being a Friend of the Family,
Jeanna

Don't Let Your Account gather cobwebs



Did you know you could lose money in an inactive account?

By law, Friends & Family Credit Union is required to automatically release any funds to the State of Ohio from an account with five years of inactivity.

To avoid this happening to you, keep your account active with just one transaction per year. Pick a date to annually make the deposit, such as an anniversary, birthday or even at income tax time.

Call Friends & Family Credit Union if you have concerns or questions at 330-832-1371.

Are you a Christmas Club Account holder?

We will transfer your funds to
your Savings Account on
Monday, November 2, 2026.

Don't have a
Christmas Club account?
Open one today & start saving!



GET SPOOKY GOOD REWARDS with the Platinum Rewards Mastercard!



EARN EVERY TIME YOU SWIPE WITH YOUR PLATINUM REWARDS MASTERCARD!

Each time you spend,
you earn 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*.

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.

HOLIDAY CLOSINGS:

Columbus Day

Monday, October 12, 2026

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.

