

APRIL 2025

dollars & sense.



39692-NEWS-0425

Score Points with Friends & Family Credit Union Platinum Rewards Mastercard

Get started today!

Each time you spend you can earn **three** points for every dollar spent 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.



WINNING CAR LOANS FOR YOUR TEAM

Need more space for your lineup? Friends & Family can help you get them to the field and running bases in no time with a 5.49% APR rate loan with terms up to 60 months. Additional rates are also available with terms up to 76 months.

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 an 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.

"HANDS IN!"

FOR FFCU Family Secure Checking

Your "family team" will be excited about:

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements / Paper Statements
- No minimum balance required
- No transaction limits
- Cellular Telephone Protection
- Travel and Leisure Discount Membership
- Shopping Rewards™
- IDProtect® – includes credit file monitoring and alerts of changes with Equifax, Experian and TransUnion.



**FAMILY SECURE
CHECKING is only
\$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



We will provide a URL for registration on our website

@ **www.friendsandfamilycu.com**
We look forward to logging in with you!

dollars & sense. newsletter update:

Beginning April 2025, we will no longer include our newsletter with your monthly statement. Monthly newsletters will be available at all FFCU locations and on our website at www.friendsandfamilycu.com.



Get Your Dream Screen with a FFCU HELOC

Don't let the season start without you!

With a Home Equity Line of Credit from Friends & Family Credit Union you can purchase that large screen tv you've been wanting to watch the big game, make those home updates, take that family vacation, or consolidate your debt.

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 a home run!

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.



Catch Some TAX BREAKS with a 2024 Contribution to Your IRA

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 Easter!

APRIL 20, 2025

FROM THE DESK OF
Jeanna Costanzo, President / CEO



Dear Members,

Peace of Mind! It's one of the most important benefits that we can offer at Friends & Family Credit Union.

Our Family Secure Checking offers unrivaled security to protect your everyday finances and purchases as well as comprehensive identity theft protection and reimbursement coverage, cell phone replacement or repair up to four phones, credit file monitoring, shopping rewards, travel discounts, and health discount savings on dental, vision and prescriptions.

Please stop by for additional information or see our website at www.friendsandfamilycu.com

**You are one of the family and we want
to bring you Peace of Mind,
Jeanna**



You'll Get to Home with Friends & Family Credit Union

Purchasing a home isn't far off base!

We can help you advance at Friends & Family Credit Union!

We offer 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!

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.

