

MAY 2025
dollars & sense.



Platinum Rewards Mastercard that is!

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.



Make a splash this summer with extra cash in your pocket!

Qualified members of Friends & Family Credit Union can skip their June or July monthly payments on select loans with our Skip-A-Pay program—perfect for those much-needed summer purchases.

Keep an eye out: full program details will arrive in your mailbox this May.

For more information, contact us at any of our three convenient locations!

You'll be Looking Good in your New Vehicle with a Loan from Friends & Family

Don't Wing It! View the Low-Rate Auto Loans at FFCU!

Take advantage of our 5.49% APR auto loan, available for terms up to 60 months. Need a longer term? We've got you covered – with competitive rates for loans up to 76 months.

Already have an auto loan elsewhere? Refinance your new or used car, truck, or motorcycle from another financial institution and still enjoy these amazing rates!

Have questions? Stop by your nearest FFCU location or call one of our friendly loan professionals 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.

Swanna Know How to Keep Your Family Secure? Gander at these Family Secure Checking Benefits.

- 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 \$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 SECURE WITH YOUR SELFIE!

Introducing IDCHECK

Shared Branch is now easier and more secure! To better protect you from identity theft, fraud, and financial loss, IDCheck verifies your identity in just a few simple steps.



Beginning May 1, IDCheck is required for all out of state withdrawals.

Don't Tap into your Nest Egg... Let a HELOC Help



If you're looking to make updates to your nest, take a journey south, or get a new feeder (kitchen), a Home Equity Line of Credit from Friends & Family Credit Union could be the perfect solution!

A HELOC allows you to borrow against the equity in your home, giving you access to the funds you need for your next big project or purchase.

Why Choose a HELOC from Friends & Family Credit Union?

No Application Fees:

Get started without paying upfront costs.

No Appraisal Fees:

Save money as you unlock your home's potential.

No Annual Fees:

Avoid unnecessary yearly charges.

No Closing Costs:

Enjoy easy access to funds without the hassle of closing fees.

Don't be a bird brain! Visit Friends & Family today!

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.



Mother's Day
SUNDAY, MAY 11, 2025
Memorial Day
MONDAY, MAY 26, 2025

FROM THE DESK OF

Jeanna Costanzo, President / CEO



Dear Members,

As May unfolds, the sights and sounds of spring are all around us—birds chirping, trees blooming, and warmer days inviting us outside. Much like the birds taking flight this season, many of you are also looking forward—planning new adventures, projects, and financial goals. At Friends & Family Credit Union, we're here to help you soar.

This month, we're introducing IDCheck, a new layer of security to ensure your transactions at Shared Branch locations are as safe as a well-built nest — adding extra peace of mind every time you access your account. You can learn more about this new feature on our website.

Just as spring brings new beginnings, it's a great time to take a fresh look at your finances. Whether you're budgeting for a summer vacation, looking to save more each month, or exploring ways to make your money work harder, we have the tools and guidance to support your journey.

At Friends & Family Credit Union, we believe in helping our members grow and take flight—just like the season itself.

Wishing you a bright and beautiful May!

With gratitude, Jeanna



Friends & Family Credit Union has an assortment of mortgage loan options that can make you tweet! We make the home buying process simple!

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

Spread your wings! 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.

