

JUNE 2025

# dollars & sense.



39692-NEWS-0625



**Bee-Lieve Us!**

## It's a Sweet Deal When You **SKIP-A-PAY**

Qualified members can skip June or July monthly payments on certain loans. Details on Friends & Family Credit Union's Skip-A-Pay program were sent to members in a mailer in May.

Soak up the sweetness and stop by any of our three locations for additional details.



.....

## Honey, I'm Home!

We can help you find the right mortgage loan for your hive at Friends & Family Credit Union.

.....

We offer an assortment of mortgage loan options that will make your home-buying process simple and sweet.

### 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

Stop by to meet with a mortgage expert at Friends & Family, today!

## **DRIVE** YOUR LOAN RATES OUT OF THE WEEDS WITH FFCU!

If you are considering purchasing a new car, truck, or motorcycle check out FFCU's **5.39% APR rate with terms up to 60 months.**



Additional rates are available with terms up to 76 months.

Do you have an existing loan at another institution? FFCU can refinance your vehicle loan! **Call one of our loan professionals at 330.832.1371 or stop by a FFCU location.**

\*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 5.39% APR would be \$232.00. All rates and promotions are subject to change without notice. A processing fee of \$220 will be assessed.

## Cultivate Your Family's Financial Health with FFCU Family Secure Checking

### These benefits are blooming!

- 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, allows you to request a 3-in-1 credit report every 90 days or upon receipt of a credit alert, provides secure internet browser, and more.

### Monthly service charge only \$5.95.

\* 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.



Join this  
un-BEE-lievable  
program  
and make an in-store  
or online purchase  
with your  
**Friends & Family  
Debit Card.**

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

Whether it's honey, a cup of coffee, clothing, 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.

**It's Easy! No Fees. No Contracts.**

Opt in or opt out as you choose.

*Don't have a Friends & Family Debit Card? Call or stop in for details!*



### Allow FFCU to be your worker bee with a HELOC loan

Friends & Family Credit Union can assist you with a Home Equity Line of Credit. If you want to sweeten your next hive (home) project, redo backyard landscaping, or build a deck to enjoy BEE-utiful scenery, we've got you covered!

Don't worry about getting stung - We offer stress-free HELOC loans with low rates and **NO FEES, including NO application fee, NO appraisal fee, NO annual fee, and NO closing costs!**

**Visit or call a Friends & Family Credit Union location near you today for details.**

*HELOC rates are variable and are based on the PRIME RATE. If your HELOC is closed within three 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**

**FRIENDS & FAMILY**  
CREDIT UNION

### Dear Friends,

As we all become busy bees flying into summer, remember that Friends & Family Credit Union is here for you! If you are looking to launch that next home project, we've got you covered with a Home Equity Line of Credit (HELOC). If you want to save more, Round Up your savings and see if your loan qualifies for Skip-A-Pay for June or July. If you're headed on trips and vacations, earn bonus points with a Platinum Rewards Mastercard.

We want you to bloom this summer, and Friends & Family Credit Union can provide some of that sunshine to start the process. Please give us a call, stop by, or check out our website at [www.friendsandfamilycu.com](http://www.friendsandfamilycu.com).

**Enjoy your June!**  
**Jeanna**

## Use a **PLATINUM REWARDS MASTERCARD** and **GROW YOUR POINTS**

A Platinum Rewards Mastercard can earn you  
**3 POINTS FOR EVERY DOLLAR YOU SPEND!**

**Receive 2,500 Bonus points for your first ever transaction**

*Ask for Details!*

**Earn points that can  
be redeemed for:**

Major Retailer  
Gift Cards

Restaurants

Airlines

Travel • Hotels

Rental Cars

**OR CASH BACK  
REWARDS**



With a **FIXED RATE AS LOW AS 9.95% APR\***, now is the time to apply!

\*APR-Annual Percentage Rate. Additional restrictions may apply. All rates and promotions are subject to change without notice. As low rate of 9.95% APR is based on normal credit history and income.



Holiday Closings:

**Juneteenth**  
**THURSDAY, JUNE 19, 2025**  
**Independence Day**  
**FRIDAY, JULY 4, 2025**

#### 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.

