

JULY 2025

dollars & sense.

39692-NEWS-0725



Seas the Day for Skip-A-Pay!

Qualified Friends & Family members can skip a payment in July on certain loans.

Information was sent by mail in May. For qualifications or additional details, please visit any of our three locations.

MAKE A SPLASH!



MAKE A WISH COME TRUE

We are proud to be a Sponsor of Wishes Can Happen!

Stop at any of our Friends & Family locations to make a donation to provide a wish for Stark County children battling life threatening illnesses.

For a \$10
or more
Donation
...
Receive a
Wishes Can Happen
T-Shirt!



Don't Get TIDE Down, SHELL-abrate a New Ride with FFCU AUTO LOAN RATES

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. 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 and 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.

Toes in the Sand,
Points in Hand
Allow a
Platinum Rewards Mastercard
to Take You to Your
HAPPY PLACE



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

Earn points 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.

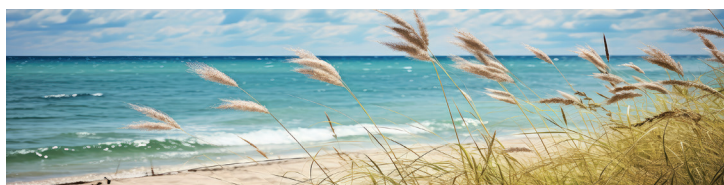
MESSAGE PAY

FROM FFCU

Receive a text alert when
your payment is due...
beach or anytime.

We can help!

**Ask an associate
how to sign up!**



FROM THE DESK OF
Jeanna Costanzo, President / CEO



Dear Friends,

Who's ready for toes in the sand or a road trip in the sun? Take FFCU with you!

Save time and money by using your Friends & Family Debit / ATM card at an ATM within our partnering networks – the MoneyPass or Alliance One ATM Network. We offer our Friends & Family members high tides and good vibes with access to thousands of surcharge-free ATM's nationwide.

To find the ATM nearest you, visit our website, click the "About Us" tab at the top and click on ATM Locator. Our hope is to save you time and money!

We wish each and every family and fun-filled summer together!
Jeanna



SUNKISSED & SECURE SOAK UP THE SUN WORRY FREE

**Allow FFCU to help your family too!
Our Family Secure Checking offers:**

- 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, ability to request a 3-in-1 credit report every 90 days or upon receipt of a credit alert, 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.

An Ocean Breeze Puts a Mind at Ease... and So Does FFCU! We will help you with a mortgage loan!

We offer an assortment of mortgage loan options that will make your home buying process simple, and easy. Visit a mortgage expert at Friends & Family today!

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



Holiday Closings:
Friday, July 4th

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.

