

AUGUST 2025

dollars & sense.



39692-NEWS-0825

Dog Days of GAME DAY

Friends & Family Credit Union is a proud sponsor of Stark County high school football!

Watch and listen on radio, streaming, and YouTube broadcasts. Show your support for your local school and all the athletes!



BARK IF YOU LOVE LOW 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?

SIT. STAY. And allow FFCU to refinance your vehicle loan!

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



BE A PAW-SOME HERO FOR KIDS

FFCU is proud to be a Sponsor of



The annual Wish-A-Thon is Thursday and Friday, August 7 & 8 on 1480 WHBC and Mix 94.1 raising funds to provide wishes for Stark County children battling life threatening illnesses.

Stop by our location at 3920 Erie Street South from 10 a.m. to 12 p.m. Noon on BOTH DAYS as we accept drive-up donations and say hello to 1480 WHBC morning show host, Pam Cook!

Say
HELLO to Pam!
from WHBC



Stop at any of our FFCU locations to donate.

For a \$10 or more donation, receive a Wishes Can Happen T-Shirt!

Lend a Paw, be a Hero in a local child's story!



*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.

Fetch More Points with a PLATINUM REWARDS MASTERCARD

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 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. As low rate of 9.95% APR is based on normal credit history and income.





THIS IS
TAIL-WAG
WORTHY!

Receive a text alert
when your
payment is due.

WE CAN HELP!
Ask an associate
how to sign up!

Wag More, Worry Less Family Safety Made Easy with FFCU

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.

HOLIDAY CLOSING
LABOR DAY ★ MONDAY, SEPTEMBER 1, 2025

FROM THE DESK OF
Jeanna Costanzo, President / CEO



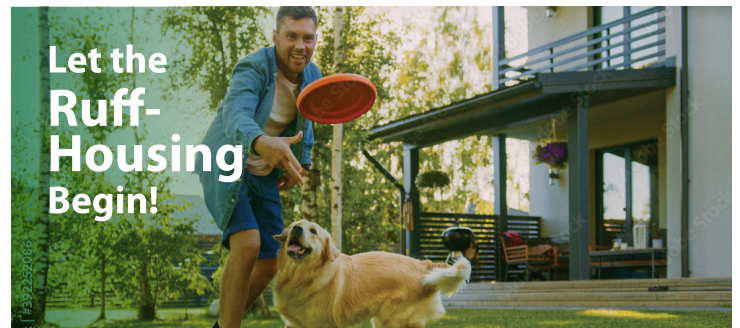
Dear Members,

It's hard to believe that the dog days of summer are coming to an end and Stark County schools are back in session this month. Friends & Family Credit Union is here for you to lend a hand with those back-to-school expenses!

Consider a Platinum Rewards Mastercard that earns 3 points for every dollar spent and redeem your points for gift cards, travel, cash back on your statement and more! Or maybe a Family Secure Checking Account with the peace of mind of IDProtect, or a Home Equity Line of Credit to assist with the cost of college tuition, room and board, or supplies.

Simply visit any of our 3 convenient locations, and visit with our local, friendly, and professional staff. Best wishes to all area students for a safe and successful school year!

Sincerely,
Jeanna



Friends & Family Credit Union is ready to unleash the fun with a mortgage loan that you love!

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

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.

