

SEPTEMBER 2025

dollars & sense.

39692-NEWS-0925

CORN-GRATULATIONS, GET APPROVED! TRUCKLOADS OF SAVINGS WITH 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?

Plow ahead with FFCU to 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.

moove your money the Smarter Way!



Tend to your accounts, even from the field, with Friends & Family Card Management! FFCU's Mobile and Online Banking app allows you to manage your cards, track your spending, receive transaction reports and more!

A fresh way to manage your green! It's fast, convenient, & secure!

From barn to bank, purchasing has never been easier! Simply log onto your Online Banking and click on "Manage Cards". Additional details are available on the FFCU website at friendsandfamilycu.com.

www.friendsandfamilycu.com



Secure Your Homestead with FFCU Family Secure Checking

Harvest
with
Peace of Mind!

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.

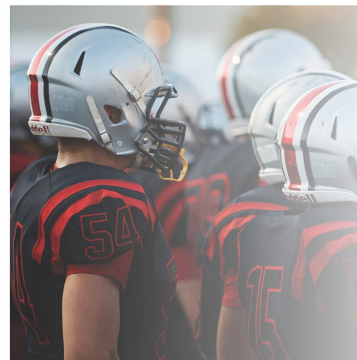
Monthly service charge only \$5.95.

* 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.

SOW THE SEEDS OF TEAM SPIRIT

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 fall sports in your community!





Harvest MORE TIME with Message Pay from FFCU

Receive a text alert when your payment is due. Ask an associate how to sign up and never miss a payment!

FROM THE DESK OF
Jeanna Costanzo, President / CEO

FRIENDS & FAMILY
CREDIT UNION

Dear Members,

Just like a successful harvest starts with good seed and careful tending, your financial well-being grows best with the right tools and support. At Friends & Family Credit Union, we're here to help you cultivate your goals, whether that means planting the seeds of savings, building strong roots with a mortgage loan, or reaping the rewards of a Platinum Rewards Mastercard. We know the value of hard work and the importance of keeping your money close to home. If you would like to talk through any of our services, simply visit any of our 3 convenient locations. Our local, friendly and professional staff are here to guide you!

This season and every season, we're proud to stand beside you in the field and in the community. Let's keep growing together!

Sincerely,
Jeanna

Plant Your Roots with a Mortgage You Can Trust

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

Get the mortgage benefits of banking local at FFCU.

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



LABOR DAY

HOLIDAY CLOSING:
Monday, September 1, 2025



Grow your
benefits.
Harvest your
rewards.



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

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.

