

OCTOBER 2025

dollars & sense.

Family Secure Checking, Picked Just for YOU! Strong Roots. Sweet Rewards. Easy Banking.

Our Family Secure Checking makes it simple to keep your family finances safer and take advantage of smart discounts on financial services and everyday purchases.



Protect your Family's Identity

You can rest easy knowing that IDProtect®, our identity theft monitoring and resolution service, can help better protect you and your family's identities.

Protect Against Unexpected Losses

Covers Smartphone damage and theft, increases extended warranty coverage, and provides accidental death & dismemberment insurance.

Get Exclusive Savings Save on travel, shopping and insurance costs.

Family Securing Checking is \$5.95 a month.

*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.

FROM MOVES TO MAKEOVERS, USE YOUR EQUITY YOUR WAY!

If you are considering a purchase and need cash...stop by one of our three locations and ask about our simple home equity loans. Whether you have a home project, vacation plans, or run into an unanticipated expense, a member of our team will make securing a HELOC easy. We offer LOW RATE HELOCs with **NO FEES, including NO application fee, NO appraisal fee, NO annual fee and NO closing costs.** Ask a loan officer today for details!

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.



Apple-Solutely the Best Auto Loan Rates

Looking to
purchase a new
car, truck, or
motorcycle?

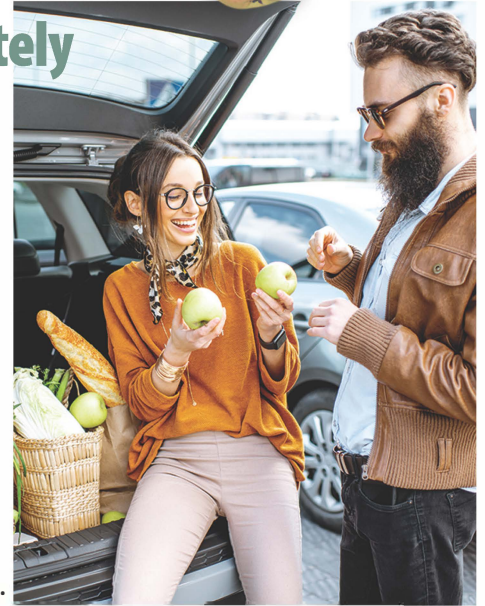
FFCU is offering a
5.24% APR rate loan
with terms up to
60 months.

Additional rates are
also available with
terms up to 76 months.

Want to lower your existing loan? Ask about the ability to refinance vehicle loans from another financial institution.

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 5.24% APR would be \$228.00. All rates and promotions are subject to change without notice. A processing fee of \$220 will be assessed.



Rake in the Reminders!

A Simple Text
Can Keep You From
Missing a Payment
Deadline.

Receive a text alert
when your payment
is due. We can help!
Ask an associate
how to sign up!

A Slice of Sweetness: SKIP-A-PAY!

Qualified members can take a month off from a loan payment with Friends & Family Credit Union's Skip-A-Pay program. It's a great way to keep cash in your pocket for those holiday expenses.

Look for details in a mailing you will receive at the end of October on how to skip November or December monthly payments on certain loans.



Use It or Lose It: A Bite Today Keeps Inactivity Away

Did you know you could lose money in an inactive account? By law, Friends & Family Credit Union is required to automatically

release any funds to the State of Ohio from an account with five years of inactivity.

To avoid this happening to you, keep your account active with just one transaction per year. Pick a date to annually make the deposit, such as an anniversary, birthday or even at income tax time.

Call Friends & Family Credit Union if you have concerns or questions at 330-832-1371.

ARE YOU A CHRISTMAS CLUB Account holder?

We will transfer your funds to your Savings Account on Monday, November 3rd, 2025.



**DON'T HAVE A
CHRISTMAS CLUB ACCOUNT?**
Open one today and start saving!

FROM THE DESK OF
Jeanna Costanzo, President / CEO

FRIENDS & FAMILY
CREDIT UNION

Dear Members,

Like an apple picked at its peak, good financial services should feel fresh, simple and rewarding.

That's what we offer here at Friends & Family Credit Union. Our management team and staff strive to make your life easier. Whether you are looking for an auto loan, Home Equity Line of Credit or ways to boost your savings, we will walk you through it! We are local and we care about you and your family each step of the way. We offer honest rates, personalized service and keep your money local.

Stop by any of our three locations and meet with our experienced loan professionals or open a checking or savings account. Thank you for trusting us to be part of your financial journey!

Sincerely,
Jeanna



**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.



HOLIDAY CLOSING:
Columbus Day
Monday
October 13, 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.

