

NOVEMBER 2025

dollars & sense.



39692-NEWS-1125

Jingle all the way to Skip-a-Pay!



The holidays are on the way. Looking for extra cash?

Qualified members can take a month off from a loan payment with Friends & Family Credit Union's Skip-A-Pay program.

Choose to skip November or December monthly payments on certain loans.

Look for details in a mailing you were sent at the end of October.



Gobble Up these rates at FFCU!

Purchasing a new car, truck, or motorcycle can be a BIG decision. 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 \$231.96. All rates and promotions are subject to change without notice. A processing fee of \$220 will be assessed.

Protect what you're thankful for with FFCU Family Secure Checking



- 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.

Contact one of our associates at any Friends & Family location to learn more!

*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.



A Cornucopia of Cash is ready when you need it.

FFCU Fast Cash Loans are available NOW!

You can borrow up to \$2,000 with Friends & Family Credit Union Christmas Fast Cash! Simply apply online or in person at any location.

9.99% APR* NO PAYMENT FOR 90 DAYS!

*APR=Annual percentage rate. Additional restrictions may apply. All rates and promotions subject to change without notice. Sample monthly payment for a \$2,000 loan at 9.99% APR for 24 months would be \$92.28. Approval based on normal underwriting criteria including credit history and income.

**You'll be thankful
to never miss a
payment deadline...**

**with FFCU helpful
Message Pay text alerts!**

Contact one of our
associates today on
how to sign up.



STUFF YOUR SAVINGS LIKE A TURKEY

**"ROUND UP"
YOUR SAVINGS WITH
Friends & Family
Credit Union**

Make an instore or online purchase with your FFCU DEBIT Card and we will "ROUND UP" your purchase to the nearest dollar and deposit the round up difference into your FFCU Savings or Money Market Account.

Whether it's a cup of coffee, clothing, groceries...ANY purchase is rounded up to the nearest dollar and placed directly into your account. Simply sign up at any of our 3 locations.

NO FEES. NO CONTRACTS. OPT-IN OR OPT OUT AS YOU CHOOSE.

Don't have an FFCU Debit Card? ... call or stop in for details!

Participation in the Round UP Program is subject to terms and conditions set forth by Friends and Family Credit Union. FFCU reserves the right to modify the Round Up Program. All promotions are subject to change without notice.

**give
thanks,
give
back**

That's what
Friends & Family
is ALL about!
Together we make
a difference.



**This year, we will help support
A Community Christmas' Adopt-A-Family,
Coats for Christmas / Refuge of Hope
Ministries.**

Members may help by choosing a name to adopt off our Giving Trees in each Friends & Family Credit Union location. Gifts must be wrapped, labeled, and returned by Monday, December 8.

Coats and other donations such as scarves, mittens, and sweaters may be placed in the Giving Boxes at each location through Friday, December 11.

FROM THE DESK OF
Jeanna Costanzo, President / CEO

FRIENDS & FAMILY
CREDIT UNION

Dear Members,

As we head into the season of Thanksgiving, I want to take a moment to reflect on what we're most grateful for...you, our members. Your trust and loyalty fuels us to do what we love every day: help people build brighter, more secure financial futures. Giving back to our community is a priority for the Friends & Family Credit Union team.

Again, this year we are supporting our community...those who could need a gift, a coat, a scarf or sweater. Please consider donating. See the article below for details.

As you plan your holiday spending, remember you can apply for a Christmas Fast Cash Loan. Ask one of our associates for details.

As always, thank you for being a Friend of the Family!

**Sincerely,
Jeanna**

Give your Home a Warm Hug with a HELOC

A Home Equity Line of Credit at FFCU is a good way to finance almost anything with a rate that is typically less than a traditional loan or a credit card.

If you are considering a purchase and need cash visit one of our three locations and ask about our simple HELOCs. A Friends & Family team member will work with you to set a maximum amount of money that you can use whenever you want to. You can draw on the line to finance home improvements, education costs, pay off debts, take a vacation, pay emergency expenditures... or just about anything else. You only pay interest on the amount that you use.

We offer **LOW RATE HELOCs** with **NO FEES**, including **NO application fee, NO appraisal fee, NO annual fee, and NO closing costs.**

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.



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.

