

DECEMBER 2025

dollars & sense.



39692-NEWS-1225



“Round Up” Spare Change & Turn It into Christmas Cheer!

Make an in-store or online purchase with your FFCU DEBIT Card and we will “ROUND UP” your purchase to the nearest dollar. The difference will be deposited into your FFCU Savings or Money Market Account. Whether it’s Christmas shopping or everyday essentials, ANY purchase is rounded up to the nearest dollar and placed directly into your account.

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.

Santa’s Favorite Gift
**skip a payment
this season!**



Need a little holiday breathing room? Friends & Family Credit Union’s Skip-A-Pay program lets qualified members take a month off in December, from certain loan payments, so you can focus on what really matters this season.

Details have been mailed.

for additional info: please call **330.832.1371**-option 4

Stuff your Stocking with FFCU’s Fast Cash Loans

Apply in person or online for
your Christmas Fast Cash!
You can borrow up to \$2,000!

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.

sleigh
your
**Auto Loans
this season
at FFCU!**



Thinking about a new car, truck, or motorcycle?

Make sure it’s the kind of gift Santa would approve of!

**FFCU is offering a
4.99% APR rate loan with terms up to 60 months**

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

Want to reduce your current loan payments? Ask us about refinancing your auto loan 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 4.99% APR would be \$226.39. All rates and promotions are subject to change without notice. A processing fee of \$220 will be assessed.

UNWRAP Mortgage Magic with a FFCU LOAN this season



If you're dreaming of a new home or want to give your current mortgage a little holiday tune-up, let Friends & Family Credit Union be your team of financial elves. We'll guide you through the process, so you feel as confident as Santa on Christmas Eve.

Our North Pole Perks Include:

- Competitive rates
- Low closing costs
- Friendly, knowledgeable loan officers
- Local payment options



Our Bag of Loan Options:

- Conventional (10, 15, 20, and 30 years available)
- FHA
- VA
- 100% USDA Rural Development
- Fixed & Variable
- No Fee HELOC
- Home Improvement



Whether you're settling into a new home or sprucing up your current one, FFCU is here to make your mortgage process merry and bright!

For any questions or to apply for a mortgage, call FFCU mortgage experts at 330-832-1371.



Keep your Finances on the Nice List with FFCU's Family Secure Checking Account

It's simple to keep your family finances safe.

- 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.
- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 38,000 Surcharge Free ATM's
- No minimum balance required
- No transaction limits

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.

FROM THE DESK OF
Jeanna Costanzo, President / CEO



Dear Members,

As the holidays arrive, I want to take a moment to thank you for being part of our Friends & Family Credit Union family. Your trust and support make everything we do possible, and we're grateful to serve you all year long.

This season, we're spreading a little extra cheer with special programs like Skip-a-Pay and Fast Cash Loans to give you more room in your budget for gifts and gatherings, and Round Up Savings to help make your future celebrations bright and stress-free.

From our family to your family, we wish you joy, peace, and Merry Christmas. Thank you for letting us be part of your financial journey.

Sincerely,
Jeanna

Your Home's Equity - Santa's Secret Funding Source!



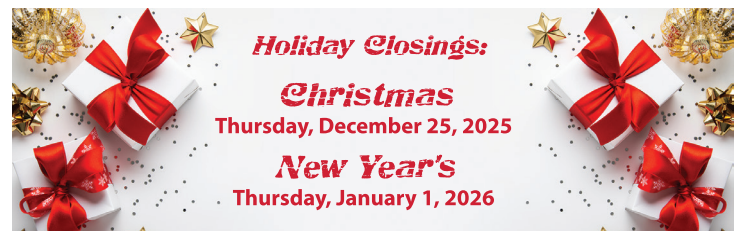
Use your home's equity as collateral on a household project, debt consolidation, or your family's next vacation adventure.

Make your list, check it twice and use a Home Equity Line of Credit from FFCU to make it happen! With rates typically lower than traditional loans or credit cards, it's a smart way to finance almost anything on your wish list.

Friends & Family Credit Union has **LOW RATE HELOCs with NO FEES, including NO application fee, NO appraisal fee, NO annual fee, and NO closing costs.**

Stop by one of our locations to chat with our friendly mortgage experts and find the HELOC that's the perfect fit for your family this holiday season.

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.

