

JANUARY 2026

dollars & sense.



39692-NEWS-0126

Platinum Perks to warm up those chilly days!

Earn rewards with your Platinum Rewards Mastercard!



Each time you spend, you can earn three points for every dollar 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*.

Don't have a Platinum Rewards Mastercard? Apply today!

*APR=Annual Percentage Rate. Additional restrictions may apply. All rates and promotions are subject to change without notice. A low rate of 9.95% APR is based on normal credit history and income.



Drive into the New Year with Confidence!

WANT A NEW CAR, TRUCK, OR MOTORCYCLE?

Make it a fresh start you'll love!

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.

Looking to lower your current loan payments? Ask us about refinancing your auto loan from another financial institution.



CALL ONE OF OUR LOAN PROS

at 330.832.1371 or stop by any FFCU location.

*APR= Annual Percentage Rate. Additional restrictions may apply. This offer applies to vehicle loans 2020 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.

FFCU BOARD OF DIRECTORS updates & nominations

Friends & Family Credit Union is a cooperative financial institution owned and managed by the people who use its services - you, our members. We have a volunteer board which is one of the primary differences between a credit union and a bank. Two seats are up for election this year. There will be at least one nominee for each position. The election will not be conducted by ballot.

NOMINATED FOR THE THREE-YEAR TERMS ARE:

• **Bud Maier** • **Gary Lucas** •

Friends & Family Credit Union accepts nominations from the membership. If you are interested in running for the board of directors, send a letter of interest with a statement of biographical data, qualifications, and willingness to serve the appropriate term. The letter must be received at the credit union no later than February 27, 2026.

Holiday bills piling up?

**FFCU can
whip up some
Fast Cash**



Apply in Person or Online for your

FAST CASH of \$2,000. IT'S EASY!

9.99% APR* No payment for 90 Days

Start the year off stress free & sweet.

Call 330-832-1371 to speak with our team of professionals or visit www.friendsandfamilycreditunion.com.

*APR=Annual percentage rate. Additional restrictions may apply. All rates and promotions are subject to change without notice. Sample monthly payment of 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.



Warm your heart & your home with the perfect mortgage!

Thinking of a move in 2026? Friends & Family Credit Union has an assortment of mortgage loan options that can make your home buying process simple, and easy with a loan that fits your needs.

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

Have questions? Come see a mortgage expert at Friends & Family, today!



Spark your New Year's resolutions into reality with a HELOC from FFCU!

Winter wardrobe, kitchen upgrades, dream vacations, hot tub or sauna, emergency car repairs - finance it all!

Friends & Family Credit Union has LOW Home Equity Line of Credit rates offering NO FEES, including NO application fee, NO appraisal fee, NO annual fee, and NO closing costs.

Get excited about your next project. Visit Friends & Family Credit Union, today, to see how a HELOC can help you!

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.

FROM THE DESK OF
Jeanna Costanzo, President / CEO

FRIENDS & FAMILY
CREDIT UNION

Dear Members,

As we step into a new year, I want to thank you for being part of our credit union family. Your trust in us drives everything we do. This year, we remain committed to supporting you, your goals, and the community we all call home.

Whether you're planning ahead, tackling holiday bills, refinancing an auto loan or need guidance on how to utilize a Home Equity Line of Credit, our team is here to help every step of the way. We look forward to serving you with the same dedication, integrity, and personalized care that define who we are.

Wishing you a healthy, happy, and financially confident New Year.

Thank you for choosing FFCU,
Jeanna

Sip cocoa. Feel safe.

Get winter-ready 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.



Family Secure Checking is \$5.95 a month.

Stop by a FFCU location for more details!

**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 CLOSINGS:

Martin Luther King Jr. Day
MONDAY, JANUARY 19, 2026

President's Day
MONDAY, FEBRUARY 16, 2026

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.

