FRIENDS & FAMILY CREDIT UNION

FEBRUARY 2026

dollars & sense.

39692-NEWS-0226

Ice-Cold Budget from Holiday Bills?

Warm it up with Fast Cash!

Friends & Family Credit Union is here to help.

Simply Apply in Person or Online for your

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

9.99% APR*
No payment for 90 Days!

**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.*

STACK UP *the* REWARDS!

Earn every time you swipe 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.*

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.

ANNUAL MEETING to be held VIRTUAL

The annual meeting will be held virtually on Wednesday, April 15, at 6pm. As the date of the meeting nears, we will provide a URL for registration on our website at www.friendsandfamilycu.com and will share information at our three locations.

Whether it's a new car, truck, or motorcycle, drive with confidence!

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 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 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 Family Secure Checking

Something the whole family can snuggle up to.

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 40,000 Surcharge Free ATM's
- No minimum balance required
- No transaction limits
- 5,800 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.*

FROM THE DESK OF
Jeanna Costanzo, President / CEO

FRIENDS & FAMILY CREDIT UNION

Dear Members,

February brings sweater weather and chilly days, and sometimes, winter expenses can leave your budget feeling a little frozen. That's where Friends & Family Credit Union comes in!

Just like your favorite sweater, we're here to provide comfort, support, and financial solutions to help warm things up. We care about your family and our community. From Fash Cash to help melt away those holiday bills, or low auto rates to get you safely on the road, our goal is to help keep you moving forward.

Thank you for trusting us to be your financial partner.
Jeanna

BUNDLE UP YOUR RETIREMENT FUND WITH EXTRA SAVINGS!

Expires on April 15, 2026

If you have a Friends & Family Individual Retirement Account (IRA) it is not too late to make a 2025 contribution! If you do not have an IRA, Friends & Family Credit Union can easily set one up for you. Simply come to any location to make your contribution by April 15, 2026.

We offer three different types of IRA's, including a Roth IRA, traditional IRA, and a Coverdell Education IRA. Find the one that meets your needs, and you will be on your way to saving!

Turn your Home's Equity into a Winter Win

with Friends & Family HELOC rates

Your home's equity can help cover renovations, winter escapes, or smart home upgrades, while you only pay interest on what you use. Consider a Friends & Family Credit Union Home Equity Line of Credit loan to help you get what you want!

FFCU offers **LOW HELOC rates with NO FEES - NO application fee, NO appraisal fee, NO annual fee, and NO closing costs.**

Visit Friends & Family Credit Union, today, to see how our Home Equity Line of Credit can cook up some fun for 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.

HOLIDAY CLOSINGS:
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

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