

Family Advantage

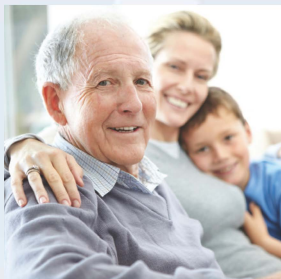
Offers 4 tiers of benefits to the members of your household based on a combination of your loans, deposits, or investments with Friends and Family Credit Union. Whether you qualify for **PLATINUM, GOLD, SILVER, or BRONZE**; with Friends and Family Credit Union's **FAMILY ADVANTAGE** you could qualify to **RAISE** the rate on your Certificate or **LOWER** your rate on a variety of loans such as vehicle loans and signature loans, **as well as a reduction on certain**

fees based on the benefits within your tier. And, your benefit level is updated every month.



***If member is 60 days or more delinquent, membership status will revert to BRONZE tier. Once delinquency is brought current, membership status will be updated at month end per reclassification program. Family Advantage Pricing Loan Discounts are good on all loans EXCEPT real estate loans, credit card loans, and tuition loans.

FRIENDS & FAMILY CREDIT UNION



Main Office

3920 Erie St. S • Massillon, OH 44646

330.832.1371

Monday - Friday 9am - 5pm

Saturday 9am - 12pm

Acme Fresh Market

2905 Whipple Ave. NW • Canton, OH 44708

330.832.1371

Monday - Friday 9am - 5pm

Saturday 9am - 12pm

Downtown Office

46 Federal Ave. NW • Massillon, OH 44647

330.832.1371

Monday - Friday 9am - 5pm

Saturday 9am - 12pm

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.

FRIENDS & FAMILY CREDIT UNION

Bring a Friend into the Family

Family Advantage



Family Advantage

PLATINUM

\$40,000 & above
in combined household
loan & deposit balances

GOLD

\$25,000 - \$39,999.99
in combined household
loan & deposit balances

SILVER

\$15,000 - \$24,999.99
in combined household
loan & deposit balances

BRONZE

\$0 - \$14,999.99
in combined household
loan & deposit balances

ATM Deposits	Free	Free	Free	Free
ATM MoneyPass/Alliance One	OVER 40,000 ATMS NATIONWIDE WITH SURCHARGE FREE TRANSACTIONS			
ATMs owned by Friends and Family Credit Union (Erie, Federal and Acme Fresh Market) NO FREE BALANCE INQUIRES		FREE UNLIMITED TRANSACTIONS		
Cashier's Check	Free	\$1.75 per check	\$3.50 per check	\$7.00 per check
Coin Machine Member	Free	Free	Free	Free
Coin Machine-Non Member 15%				
Debit card signature and PIN based purchases (All Debit Card purchase types)	Free	Free	Free	Free
Money Order	Free	\$1.00	\$2.00	\$4.00
Overdraft transfer from Share Account to Checking (per automated transfer)	Free	\$2.25	\$4.50	\$9.00
Shared Branching	OVER 5,800+ LOCATIONS NATIONWIDE WITH UNLIMITED FREE TRANSACTIONS			
Wire Transfer (incoming)	Free	\$3.75	\$7.50	\$15.00
Wire Transfer (outgoing)	\$5.00	\$6.25	\$12.50	\$25.00
CD increase (selected CDS)	0.20%	0.10%	0.05%	Current Rate
Loan Discounts	0.25%	0.15%	0.10%	Current Rate



If member is 60 days or more delinquent, membership status will revert to BRONZE tier. Once delinquency is brought current, membership status will be updated at month end per reclassification program. Relationship pricing LOAN DISCOUNTS are applied to all loans EXCEPT real estate loans, credit cards loans and tuition loans. 03.01.2026