FRIENDS & FAMILY CREDIT UNION

MARCH 2026

dollars & sense.

39692-NEWS-0326

NUTURE YOUR FAMILY'S FINANCIAL FUTURE
with Family Secure Checking

- 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 $6.95 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.*

Watch Your Rewards Grow with Every Swipe, THANKS TO THE PLATINUM REWARDS MASTERCARD.

Earn every time you swipe with your Platinum Rewards Mastercard!

You can earn points for every dollar spent that can be redeemed for:

Major Retailer Gift Cards • Restaurants • Airlines • Travels • 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.*

No weeds, just great rates with FFCU.

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

FFCU IS OFFERING: **4.99% APR** up to 76 months **&** **4.89% APR** for 60 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 4.89% APR would be $230.03. All rates and promotions are subject to change without notice. A processing fee of $220 will be assessed.*

The annual meeting will be held virtually on **Wednesday, April 22nd, at 6pm.**

More details will be shared here in the April edition of Dollars & Sense, online at **www.friendsandfamilycu.com**, and at our three locations. We will provide a URL for registration.

We're looking forward to logging on with you!

Watch your *Home Equity Bloom* with Friends & Family HELOC rates!

Put your home's equity to work for spring renovations, vacations, or to consolidate your debt. 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 grow 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.

Start planting savings with every in-store or online purchase using your Friends & Family DEBIT Card. FFCU rounds each purchase up to the nearest dollar and puts the extra change right into your FFCU Savings or Money Market Account.

Whether it's a cup of coffee, clothing or groceries . . . ALL purchases rounded up to the nearest dollar will be placed directly into your account.

Simply sign up at any of our three 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!

FROM THE DESK OF
Jeanna Costanzo, President / CEO

FRIENDS & FAMILY CREDIT UNION

Dear Members,

Spring is a season of fresh starts and new growth, making it a great time to check in on your financial goals. At Friends & Family Credit Union, we believe small, thoughtful steps today can help create something strong and lasting for the future.

That's why we're reminding members there's still time to make a 2025 contribution to an IRA, great rates for auto loans or utilizing your home's equity with a HELOC. Whether you're just getting started or nurturing long-term plans, we're here to help your savings take root.

Thank you for trusting us to be your financial partner. We're excited to grow alongside you!

Thanks for being a Friend of the Family,
Jeanna

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.

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!

Simply come to any location to make your contribution by April 15, 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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