APRIL 2026

dollars & sense.

39692-NEWS-0426

rainy days are better with rewards

Earn every time you swipe with your Platinum Rewards Mastercard!

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

MAKE A SPLASH

with smarter banking! Protect the whole family with FFCU's Family Secure Checking Account

- Free Mobile & 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.

Stop by a FFCU location for more details!

FAMILY SECURE CHECKING IS $6.95 A MONTH.

**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.*

Enjoy a Smoother Ride, even on Rainy Days with Low Auto Loan Rates at FFCU!

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

FFCU is Offering: As Low As **4.74% APR** up to 76 months **&** As Low As **4.49% APR** up to 60 months — **No Payments for 90 Days!**

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 4.49% APR would be $227.78. All rates and promotions are subject to change without notice. A processing fee of $220 will be assessed.*

A Forecast for the Year Ahead

Friends & Family Credit Union will be holding this year's Annual Meeting virtually on **Wednesday, April 22, at 6pm.**

More details will be shared online at **www.friendsandfamilycu.com**, and at our three locations. We will provide a URL for registration.

WE'RE **Looking Forward to Logging In** WITH YOU!

Spring forward with LOW **HELOC** RATES!

Use your home's equity to fund spring renovations, plan a vacation, or simplify finances by consolidating 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 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.

A Home to Weather Every Storm

Thanks to FFCU's Mortgage Loans: Find a home that stands strong, no matter the forecast. Our mortgage options make buying a home simple, with loans tailored to 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!

FROM THE DESK OF Jeanna Costanzo, President / CEO

FRIENDS & FAMILY CREDIT UNION

Dear Members,

April showers are here, and there are plenty of chances to make a splash with your finances! At Friends & Family Credit Union, we're here to help you stay dry and in control, no matter what life's forecast brings.

There's still time to make a 2025 contribution to your IRA, explore our Mortgage Loan options, or enjoy the safety and convenience of Family Secure Checking. Whether you're planning for big dreams or managing everyday expenses, we've got you covered through every drizzle, puddle, and downpour.

Thank you for trusting us as your financial partner. Together, we'll navigate every rainy day, even have a little fun splashing along the way!

Thanks for being a Friend of the Family,
Jeanna

Saving for a Rainy Day & Beyond!

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 FFCU 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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