

MAY 2026

dollars & sense.



39692-NEWS-0526

FAMILY SECURE CHECKING SERVES UP PEACE OF MIND

- 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.*

Press Pause & Soak Up Summer with FFCU's Skip-A-Pay

Enjoy more of what summer has to offer with extra room in your budget.

Qualified members of Friends & Family Credit Union can skip their June or July monthly payments on select loans with our Skip-A-Pay program. Perfect for those much-needed summer purchases!

Keep an eye out: full program details will arrive in your mailbox this May.

For more information, contact us at any of our three convenient locations!



Drive off with a **sweet** deal!

Let us put you in a ride you deserve at the rate you deserve!

Outstanding rates are available for new or used cars, trucks, or motorcycles. Terms up to 76 Months. No Payment for 90 Days. Refinance your high interest 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. All rates and promotions are subject to change without notice. A processing fee of \$220.00 will be assessed.*



Whip Up
Something
sweet
with every
swipe
thanks to a
**Platinum Rewards
MasterCard!**

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 • 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.*

Get the SCOOP on Your Account

No sticky situations with FFCU Message Pay text alerts! Contact one of our associates today on how to sign up.



Tap Into Your Home's Equity & Enjoy a Little "Cherry on Top" 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!



Happy
MOTHER'S DAY
Sunday, May 10, 2026

Happy
MEMORIAL DAY
Monday, May 25, 2026

FROM THE DESK OF
Jeanna Costanzo, President / CEO

FRIENDS & FAMILY
CREDIT UNION

Dear Members,

As the days get warmer, May brings the perfect excuse to enjoy a few of life's simple treats and maybe even a little extra flexibility in your finances. At Friends & Family Credit Union, we're here to help you make the most of the season, whether you're planning or just enjoying the moment.

Our Skip-A-Pay option could give you a little extra breathing room right when summer plans tend to add up. It's an easy, convenient way to put a little extra cash back in your pocket so you can focus more on enjoying the season and less on your monthly expenses.

We're here to help you keep things running smoothly this summer, with just the right balance of planning and enjoying the moment. Thank you for trusting us as your financial partner. We're proud to serve you and be part of your journey every step of the way.

Thanks for being a Friend of the Family,
Jeanna

Sweet Dreams Meet Smart Financing with FFCU's Mortgage Loans

Treat yourself to the perfect home. 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!

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.

