



39692-NEWS-0626



Skip a Payment Not the Vacation

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!

Details on Friends & Family Credit Union's Skip-A-Pay program were sent to qualified members in a mailer in May.



FFCU'S MORTGAGE LOANS WHERE MEMORIES (& BBQS) BEGIN

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!



New Car, New Summer Adventures... finance today and explore all summer long!

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.

Keep your finances picnic-ready with a Family Secure Checking Account!



- 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.



Start saving 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, 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



Dear Member,

June has a way of bringing everyone outside. Grills firing, picnic tables filling up, and weekends starting to feel a little longer. As summer is underway, we're here to help you enjoy the season with financial tools that make everyday life a little easier.

With Round Up Savings, every purchase you make can help grow your savings automatically. Your debit card transactions are rounded up to the nearest dollar, and the difference is transferred straight into your savings account. It's a simple, effortless way to build savings in the background. Round Up Savings is perfect for everything from weekend BBQ runs to last-minute picnic supplies.

Whether you're gathering with friends, planning a backyard cookout, or just soaking up the sunshine, we're here to support you with solutions that fit your life. Thank you for being a valued member, we're proud to be your financial partner this summer and beyond.

Thanks for being a Friend of the Family,
Jeanna

Backyard Dreams

now within reach
thanks to
Low HELOC Rates

Use your home's equity to fund summer 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!



Turn every summer purchase into perks with 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.

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.

