

JULY 2026

dollars & sense.



39692-NEWS-0726



REACH NEW HEIGHTS WITH FFCU'S SKIP-A-PAY

Enjoy more summer adventures with a little extra lift for your budget.

Qualified members of Friends & Family Credit Union can skip their July monthly payment 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 members in a mailer in May.

Your next ride could take you higher... 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.*

HELP WISHES TAKE FLIGHT

We are proud to be a Sponsor of Wishes Can Happen!



FOR A \$10 OR MORE DONATION...

Receive a
**Wishes Can Happen
T-Shirt!**

Stop by any of three Friends & Family locations to make a donation to provide a wish for Stark County children battling life threatening illnesses.



Fire up the Rewards & soar higher 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.*



**DON'T MISS A THING,
no matter
where you roam!**

Get Message Pay
from FFCU to
receive text alerts when
your payment is due.

*Ask an associate
how to sign up!*

**Family Secure Checking Account - built to keep your
family secure while your financial goals take flight!**

- 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.



FROM THE DESK OF
Jeanna Costanzo, President / CEO



Dear Member,

Few sights capture the spirit of summer quite like a hot air balloon rising into the sky. It's a reminder that when a community comes together, we can help lift one another up and make incredible things happen.

At Friends & Family Credit Union, we're proud to support Wishes Can Happen, an organization dedicated to granting wishes for children facing life-threatening medical conditions. Through the generosity of our members and community, we can help bring moments of joy, hope, and unforgettable memories to local families when they need them most. Together, we can help turn dreams into reality for children right here in our community.

Thank you for being a valued member and for helping us lift others higher. We appreciate the opportunity to serve you and make a positive impact alongside you.

**Thanks for being a Friend of the Family,
Jeanna**

**Get your home buying process off the ground
WITH FFCU'S MORTGAGE LOANS!**

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.

