

AUGUST 2026

dollars & sense.

39692-NEWS-0826

SQUEEZE EVERY MOMENT OUT OF FOOTBALL SEASON!

Friends & Family Credit Union is a proud sponsor of Stark County High School Football!

Watch and listen on radio, streaming, and YouTube broadcasts. Show your support for your local school and all the athletes!



TURN
Lemons
INTO
Wishes

FFCU is proud to be a Sponsor of
Wishes Can Happen!
The annual Wish-A-Thon is Thursday & Friday, August 13 -14 on 1480 WHBC & Mix 94.1
raising funds to provide wishes for Stark County children battling life threatening illnesses.

Stop by our location at 3920 Erie Street South on
Thursday, August 13 from 1 p.m. - 3 p.m. & Friday, August 14 from 11 a.m. - 1 p.m.
as we accept drive-up donations and say hello to 1480 WHBC morning show host, Pam Cook!



Stop at any of our FFCU locations to donate.
For a \$10 or more donation, receive a Wishes Can Happen T-Shirt.
Turn lemons into lemonade, be a hero in a local child's story!

Don't drive a lemon. **DRIVE AWAY WITH SOMETHING SWEET!**

Outstanding rates are available for new or used cars, trucks, or motorcycles.

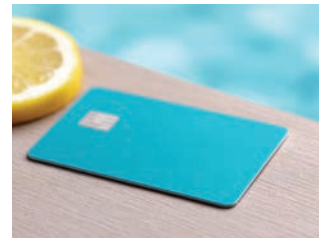
Terms up to 76 Months. No Payment for 90 Days. Refinance your high interest loan from another financial Institution!!

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.



Get More Juice from Every Purchase WITH A **Platinum Rewards MasterCard!**



EARN EVERY TIME YOU SWIPE
with your Platinum Rewards Mastercard!

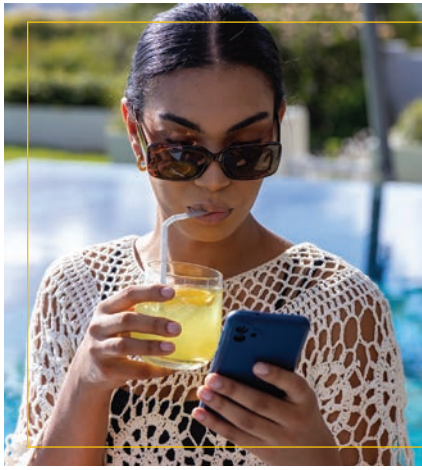
Each time you spend, you can earn points for every dollar that can be redeemed for:

**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.



**SIMPLE.
SWEET.
CONVENIENT.**

Receive a text alert when your payment is due.

We can help!
Ask an associate how to sign up!

Keep your finances fresh and profitable with a 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.



FROM THE DESK OF
Jeanna Costanzo, President / CEO



Dear Member,

As summer winds down and August arrives, I'm reminded of the old saying, "When life gives you lemons, make lemonade". At Friends & Family Credit Union, we see that spirit every day in the members, families, and communities we proudly serve.

One of the best examples is our annual Wishes Can Happen Wish-a-Thon. Each year, I'm inspired by the generosity of our members, employees, and neighbors who come together to help make wishes come true for local children facing serious illnesses. Watching our community rally around these families is a powerful reminder of the difference we can make when we work together.

Thank you for continuing to choose local, support local, and give back alongside us. Together, we're turning challenges into opportunities and helping create moments that matter.

Thanks for being a Friend of the Family,
Jeanna

FFCU Mortgage Loan...Your Key to Home Sweet Home! 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.

