

SEPTEMBER 2026

# dollars & sense.



39692-NEWS-0926

## GO WHERE THE TRAIL LEADS WITH FFCU AUTO LOANS!



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

**FFCU IS OFFERING:**

**4.99% APR** & **4.74% APR**  
up to 76 months for 60 months

No payments for 90 days

Looking for a better way to manage your auto loan? Refinance with FFCU and enjoy a little more breathing room in your budget.

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 vehicles 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 4.74% APR would be \$229.15. All rates and promotions are subject to change without notice. A processing fee of \$220 will be assessed.

## Make CLEVER moves



with your  
Money!

## Watch your accounts on the go with Friends & Family Card Management!

FFCU's Friends & Family Credit Union Mobile and Online Banking app allows you to manage your cards, track your spending, receive transaction reports and more!

A fresh way to manage your green! It's fast, convenient, and secure!

From den to bank, purchasing has never been easier! Simply log onto your Online Banking and click on "Manage Cards". Additional details are available on the FFCU website at [friendsandfamilycu.com](http://friendsandfamilycu.com)

## Get a Little Something for Every Member of the Den with a Family Secure Checking!

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements/Paper Statements
- 38,000 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.



ROOT FOR **YOUR  
HOMETOWN  
TEAM!**

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!

## Simple. Convenient. Wherever you roam.

Receive a text alert when your payment is due. We can help! Ask an associate how to sign up!



## Rest Easy with a FFCU Mortgage Loan!

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!



**HOLIDAY CLOSINGS:**  
**LABOR DAY**  
Monday, September 7, 2026

FROM THE DESK OF  
Jeanna Costanzo, President / CEO



Dear Member,

There's something special about fall in our community; the changing leaves, crisp evenings and the excitement of Friday night football. As local teams take the field, we're proud to sponsor Stark County high school football. We love cheering on the students, families and communities that make our area so special. We wish every team a fantastic season!

Fall is also a great time to take a fresh look at your finances. With Friends & Family Card Management, you can keep a close eye on your cards and spending right from your phone or computer. Track transactions, manage your cards, receive reports and more all with the convenience and security you can count on.

Whether you're cheering from the stands or settling in at home, we're here to help you stay smart, secure and connected.

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



**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.

