

NOVEMBER 2026

dollars & sense.

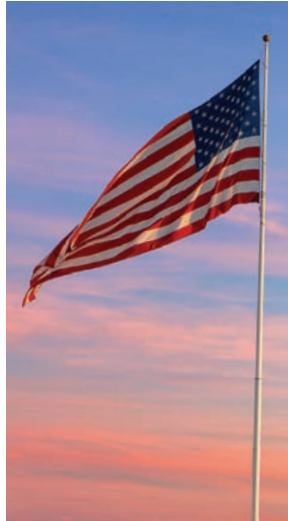


39692-NEWS-1126

At Ease, For a Little While... **SKIP-A-PAY!**

Qualified members can take a month off from a loan payment with Friends & Family Credit Union's Skip-A-Pay program. It's a great way to keep cash in your pocket for those holiday expenses.

Choose to skip November or December monthly payments on certain loans. Look for details in a mailing you were sent at the end of October.



Get Rewards Worth Saluting
with the
Platinum Rewards Mastercard
Just in time for the holidays!

Effective November 1, 2026, You Can Earn:

3 points
for every \$1
spent on
gas & grocery
purchases

2 points
for every \$1
spent on
restaurants,
fast food & bars

1 point
for every \$1
spent on
all other
purchases

You can redeem your points 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.



**Be Ready FOR THE
Road Ahead**
WITH A
FFCU Auto Loan

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

FFCU IS OFFERING:

5.49% APR up to 76 months
5.24% APR 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 5.24% APR would be \$231.95. All rates and promotions are subject to change without notice. A processing fee of \$220 will be assessed.

BACKUP WHEN YOU NEED IT. FFCU Fast Cash Loans are available NOW!

You can borrow
\$2,000
with Friends & Family Credit Union
Christmas Fast Cash!

Simply apply online
or in person at any location.
9.99% APR*
No payment for 90 Days!

*APR=Annual percentage rate. Additional restrictions may apply. All rates and promotions subject to change without notice. Sample monthly payment for a \$2,000 loan at 9.99% APR for 24 months would be \$92.28. Approval based on normal underwriting criteria including credit history and income.

PROTECT WHAT MATTERS MOST with a Family Secure Checking Account

Our Family Secure Checking makes it simple to keep your family finances safer and take advantage of smart discounts on financial services and everyday purchases.

Protect Your Family's Identity You can rest easy knowing that IDProtect®, our identity theft monitoring and resolution service, can help better protect you and your family's identities.

Protect Against Unexpected Losses Covers Smartphone damage and theft, increases extended warranty coverage, and provides accidental death & dismemberment insurance.

Get Exclusive Savings

Save on travel, shopping and insurance costs. Stop by a FFCU location for more details!



Family Secure Checking is \$6.95 a month.

*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.

Serve Those in Our Community. That's what Friends and Family is ALL about! Together we make a difference.



This Year, We Will Help Support A Community Christmas' Adopt-A-Family, Coats for Christmas, as well as Refuge of Hope Ministries.

Members may help be choosing a name to adopt off our Giving Trees in each Friends & Family Credit Union location. Gifts can be purchased, wrapped, labeled, and returned by Tuesday, December 8.

Coats and other donations such as scarves, mittens, and sweaters may be placed in the Giving Boxes at each location through Friday, December 11.

FROM THE DESK OF
Jeanna Costanzo, President / CEO

FRIENDS & FAMILY
CREDIT UNION

Dear Member,

As we recognize Veterans Day this month, we are reminded of the many individuals who have given their time, strength, and service to protect and support others. Their dedication is something we are truly grateful for and serves as a wonderful reminder of the difference we can make when we come together to help those around us.

Giving back to our community is an important part of who we are at Friends & Family Credit Union. This holiday season, we are proud to once again support A Community Christmas' Adopt-A-Family and Coats for Christmas, along with Refuge of Hope Ministries. We invite you to join us in helping make the holidays a little brighter for local families and individuals in need. See the article in this newsletter for ways you can join us in serving the community.

We are grateful for the opportunity to serve you and our community.

Thanks for being a Friend of the Family,
Jeanna



A STRONG FOUNDATION FOR YOUR HOME BASE

If you are considering a purchase and need cash...stop by one of our three locations and ask about our simple home equity loans. Whether you have a home project, vacation plans, or run into an unanticipated expense, a member of our team will make securing a HELOC easy. We offer LOW RATE HELOCs with NO FEES, including NO application fee, NO appraisal fee, NO annual fee and NO closing costs.

Ask a loan officer today for details!

HELOC rates are variable and are based on the PRIME RATE. If your HELOC is closed within 3 years, you will be assessed the closing costs. All rates and promotions are subject to change without notice.



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.

