

# DOLLARS & Sense

June  
2016

**FRIENDS & FAMILY**  
CREDIT UNION

*update* & **CELEBRATE...**

**WITH A HELOC**  
From Friends & Family Credit Union

Kitchen appliances, new deck, swimming pool, daughter's wedding, vacation or funds for those college courses are all possible with a Home Equity Line of Credit from Friends & Family Credit Union!



Our HELOC rates are **LOW** and offer **NO FEES**, including **NO application fee, NO appraisal fee, NO annual fee and NO closing costs.**

**Stop by today for details!**

\*APR = Annual Percentage Rate. 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.

**WHY PAY MORE?**



With a Platinum MasterCard you can make your long-term financial goals achievable!

Enjoy a **LOW** interest rate of **7.99% APR\*** or **12.99% APR\***. Additional benefits such as no annual fees, no cash advance fees, and no balance transfer fees!

Use your Friends & Family **Platinum MasterCard** to consolidate balances from high interest rate credit cards and eliminate unnecessary debt! Start carrying a **Platinum MasterCard** from Friends & Family, today, by applying online at [www.friendsandfamilycu.com](http://www.friendsandfamilycu.com) or in a branch.

\*APR = Annual Percentage Rate

**MARK YOUR CALENDARS!**

**Member Appreciation Days are June 23<sup>rd</sup> & 24<sup>th</sup>**

Stop by your nearest Friends & Family Credit Union location to enjoy refreshments, popcorn, giveaways and a 50-50 drawing to benefit Wishes Can Happen.

**Thank you for being a Friend of the Family!**

[www.friendsandfamilycu.com](http://www.friendsandfamilycu.com)

*Summer is Here...* **GET MOVING!**

**And, Get a Low 1.99% APR\* Rate from Friends & Family Credit Union**

We'll get you on the road today with a new or used vehicle or motorcycle loan! When you finance with us, you will receive great rates, as low as **1.99% APR\***, up to 48 months. Additional terms also available up to 72 months as low as **2.24% APR\***. **You can drive home some serious savings by re-financing your high interest vehicle loan from another financial institution, and we'll cover any pre-payment penalties!**



**Ride with us! We're ready to help at Friends & Family Credit Union!**

\*APR = Annual Percentage Rate. Additional restrictions may apply. This offer applies to new vehicle loans, used vehicle loans and refinanced vehicle loans from other financial institutions. All rates and promotions subject to change without notice. A processing fee of \$190 will be assessed. Sample monthly payment of \$12,000 loan for 48 months at 1.99% APR would be approximately \$260.29. Sample monthly payment of \$12,000 loan for 72 months at 2.24% APR would be approximately \$178.27. Loan rate is determined by term of loan and personal credit history.

From the Desk of Nick Langenfeld, CEO

## PRE-PAID RELOADABLE DEBIT CARDS

**Load... Spend... Reload!**  
Perfect for Travel, Teens and Special Purchases

CONVENIENT,  
CONTROLLED,  
ACCESSIBLE &  
SECURE

Dear Members,  
At Friends & Family Credit Union, we strive to offer products designed to give you convenience, security, and peace of mind. Our Pre-Paid Reloadable Debit Cards are one of these products. A Friends & Family Pre-Paid Reloadable Debit Card is safer to carry than cash. They are perfect for travel, special purchases and everyday purchases whether you make those purchases online, in person or over the phone. You can use the card anywhere VISA is accepted with the security that it's not tied to your checking or savings account. And it's a great money management tool for the teen or college student in your life. **Pre-Paid Reloadable Debit Cards - Convenient, Controlled, Accessible and SECURE.** For additional information, call and speak to one of our friendly staff.

Sincerely, Nick

## HOME sweet HOME

Mortgage Loan Program from Friends & Family Credit Union

Before Choosing a Lender for Your Next Mortgage Be Sure To...

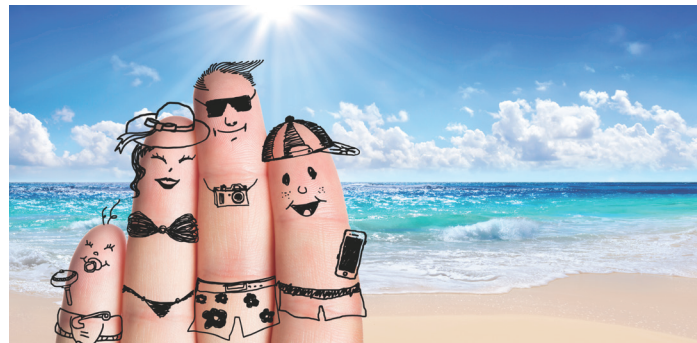
### Check Out Our Advantages:

- Competitive rates
- Low closing costs
- Knowledgeable and experienced loan officers
- Payments accepted locally

### Check Out Our Menu of Loan Products:

- Conventional (10, 15, 20 and 30 years available)
- FHA
- VA
- 100% USDA rural development
- Fixed & variable
- HARP
- No fee HELOC
- 100% home improvement

**We take the uncertainty out of the secondary market complications. If you have questions, come see a mortgage expert at Friends & Family. If we don't know the answer, we know where to get it!**



## Family Secure Checking

### Check Out These Features and Benefits:

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-Statements / Paper Statements
- 23,000 Surcharge Free ATMs
- No Minimum Balance Required
- No Transaction Limits
- 5,000 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.

**All for only \$4.95 monthly.**

\*Insurance product is not a deposit; not American Share Insurance (ASI) insured; not an obligation of Credit Union; and not guaranteed by Credit Union or any affiliated entity. Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

#### Main Office

3920 Erie Street South  
Massillon, Ohio 44646  
330.832.1371

Monday-Friday: 9 am - 5 pm  
Friday: Drive-up open until 6 pm  
Saturday: 9 am - 12 pm

#### Downtown

46 Federal Avenue N.W.  
Massillon, Ohio 44647  
330.832.1371

Monday-Friday: 9 am - 5 pm  
Friday: Drive-up open until 6 pm  
No Saturday hours

#### Wales Square Branch

2056 Wales Road N.E.  
Massillon, Ohio 44646  
330.832.1371

Monday-Friday: 9 am - 5 pm  
Friday: Drive-up open until 6 pm  
Saturday: 9 am - 12 pm

