

# We Need Your VOTE

- No credit union member has ever lost money in an ASI-insured deposit.
- ASI has operated since 1974, exclusively providing deposit insurance to credit unions. Currently, over 1.2 million members belong to credit unions insured by ASI.
- ASI is owned by the credit unions it insures.
- A majority of ASI's assets are held in cash and US government-guaranteed bonds and US Treasuries.
- Credit unions must qualify for ASI deposit insurance, and ASI routinely examines the credit unions it insures.
- ASI is licensed and dual regulated by the Ohio Department of Insurance and the Ohio Department of Commerce and is authorized to issue credit union share insurance in Ohio. The company's financial statements are audited annually by an independent CPA firm and are available upon request at the credit union.



46 Federal Avenue NW, Suite #5  
Massillon, OH 44647

PRESORTED  
FIRST-CLASS MAIL  
U.S. POSTAGE

**PAID**  
COLUMBUS, OH  
PERMIT NO. 8755



# We Need Your VOTE

You recently received a ballot asking for your support on merging our credit union with Friends and Family Credit Union and converting our current deposit insurance from federal to private deposit (share) insurance. Your elected Board of Directors and Management believe the merger and insurance conversion is in the best interest of all members, and we urge you to vote to:

**Approve the merger and conversion to private insurance**

**FEDERAL REGULATION REQUIRES THAT THE FOLLOWING STATEMENT APPEAR.**

**IF YOU ARE A MEMBER OF THIS CREDIT UNION, YOUR ACCOUNTS ARE CURRENTLY INSURED BY THE NATIONAL CREDIT UNION ADMINISTRATION, A FEDERAL AGENCY. THIS FEDERAL INSURANCE IS BACKED BY THE FULL FAITH AND CREDIT OF THE UNITED STATES GOVERNMENT. IF THE CREDIT UNION CONVERTS TO PRIVATE INSURANCE WITH AMERICAN SHARE INSURANCE AND THE CREDIT UNION FAILS, THE FEDERAL GOVERNMENT DOES NOT GUARANTEE THAT YOU WILL GET YOUR MONEY BACK.**





### Coverage Per Individual Account... Not Per Member

If the merger and conversion is completed, your deposit accounts will be insured up to \$250,000 per each and every account (with no limit to the number of accounts) by American Mutual Share Insurance Corporation (ASI), an Ohio-based corporation and the nation's largest credit union-owned private deposit insurer.

There is no increased cost of ASI's insurance to you.

Member Accounts Example	ASI Primary Insurance
Share Savings	insured up to \$250,000
Money Market NOW	insured up to \$250,000
Family Secure Checking	insured up to \$250,000
CD #1 (Share Certificate)	insured up to \$250,000
CD #2 (Share Certificate)	insured up to \$250,000
CD #3 (Share Certificate)	insured up to \$250,000
Christmas Club Savings	insured up to \$250,000
Traditional IRA	insured up to \$250,000
Roth IRA	insured up to \$250,000
Education IRA	insured up to \$250,000

### Benefits of the Merger

Friends and Family Credit Union, in business since 1958, is also located in the same building as West Stark Community Federal Credit Union. In addition, Friends and Family Credit Union currently has two other locations in Massillon to serve you. Friends and Family Credit Union offers all the services you currently have, along with several others, such as:

- Drive-ups at all locations
- Saturday hours at the Wales Road and Erie Street locations
- A free coin counter at the Erie Street location
- Fee-free access to your money at CO-OP's over 5,000 shared branch locations, locally and throughout the United States
- Family Secure Checking with IDProtect™
- Variety of additional loan options, such as Home Equity Line of Credit, First Mortgage, FHA Mortgage, Home Affordable Refinance Program (HARP) and Tuition
- Visa® prepaid Reloadable Debit Cards and Gift Cards
- Individual Retirement Accounts (IRAs)

### Why We Need Your Vote

Federal regulations require that all members be given the opportunity to vote, and that a minimum of 20% of the membership must vote.

Your deposits at West Stark Community Federal Credit Union are currently insured by the National Credit Union Administration (NCUA), a federal agency. The standard maximum federal coverage is up to \$250,000, but members may structure their accounts to achieve federal coverage in excess of \$250,000.



Your elected Board of Directors and Management believe the merger and insurance conversion is in the best interest of all members, and we urge you to:

**Approve the merger and  
conversion to private insurance**

For your convenience, you may cast your vote via any of the following methods:



#### Credit Union Branch

46 Federal Avenue NW | Suite #5 | Massillon, OH 44647



#### Mail

E Space Communications Inc. | PO Box 3156 | Dublin, OH 43016



#### Special Meeting

July 23, 2015 at 6:00 pm

Main Office of Friends and Family Credit Union  
3920 Erie Street South | Massillon, OH 44646

**To be counted, your vote must reach E Space  
Communications Inc. on or before 6:00 pm,  
July 23, 2015.**

