

Main Office: 330.493.8325
Loan Dept: 330.493.7602
Online at www.starkcu.org

24-Hour Access: 330.493.3711
Anyhour Loan-by-Phone: 866.467.0427
Lost or stolen debit card call: 800.523.4175

AUGUST 2011 ISSUE

FREE COMMUNITY SHRED DAYS



Watch your documents be completely shredded on a live video monitor. The shredded material will be recycled.



The Stark County Hunger Task Force will also be on-hand collecting monetary donations. Every \$1.00 donated will buy seven pounds of food!

Dressler Rd. Office

Saturday, August 13

9:00am - 1:00pm at 4100 Dressler Rd. NW

Alliance Office

Saturday, August 20

9:00am - 1:00pm at 310 Johnson Ave.



Summertime Loan

Take a vacation, improve your home, purchase appliances, shop for back-to-school supplies... whatever you need. Borrow **\$2,500** or **\$5,000** at rates starting at **8.99% APR*** for **24 months**.

* APR = Annual Percentage Rate. Offer ends 8/31/11. Loan subject to credit approval.

Discount Amusement Park Tickets Are Back!

Cedar Point

1-Day Ticket \$38.00
1-Day Junior/Senior Ticket \$19.00

Soak City

1-Day Ticket \$26.00

Ride & Slide

Two-Day Ticket \$71.00

Visits do not have to be consecutive, however you must visit both parks on the same days.

Tickets are available at any Stark FCU office.

New Features Coming

The staff at Stark FCU have been working hard behind the scenes to offer some new features. These include mobile phone banking, account alerts by email or text, electronic statements and more. Look for these new services this fall.

Helping Businesses Grow

Stark FCU is helping our friends and neighbors expand through our new business lending program. We now offer term loans, commercial real estate loans, church loans, lines of credit and other small business loan programs.

For more information, visit starkbusinessloans.com or call us at 330.493.7602 to get started.

Last Chance for Auto Loan Special

Summer is almost gone, and with it our annual summer auto loan special. We're offering loans for new or used cars with rates starting at 3.50% APR with terms to meet almost any budget. **Plus, you make no payments for 50 days!**

Get pre-approved for your low-rate Stark FCU auto loan and prepare to shop for your new vehicle today. Call 330.493.7602 during normal business hours to apply for a loan or call the Anyhour Loan-by-Phone at 866.467.0427 after hours. You can also apply online at www.starkcu.org or visit any Stark FCU office.



*APR = Annual Percentage Rate. Offer ends 8/31/11. Loan subject to credit approval.

“Time to Go Back to School Already?”



Steve Pflugh
Mortgage Originator

This is the lament I hear from my 13 year old son, as his summer vacation draws to its end. Along with all other parents out there, school time means coming up with the cash for school clothes, supplies, and all of the other assorted items needed to improve young minds. For those with college bound children, it is searching and researching ways to come up with the funds for the first semester/quarter, let alone the next 4 years of college tuition.

What better way than a Stark Federal CU Home Equity Loan or Line of Credit? For most folks the mortgage interest is tax deductible, the process is simple, and in the end you won't have to go through it all again because the problem is solved!

Call Steve Pflugh, Mortgage Originator, at 330.639.2300

Beware of Malware

A new wave of malicious software nicknamed “malware” is hitting computers. Malware often disguises itself with seemingly helpful names such as “Win 7 Security” and “Malware Defender.” These programs can install Trojan horses which transmit your passwords to computer hackers.

Many antivirus programs are not designed to detect malware. Installing programs like Malwarebytes Anti-Malware or other legitimate anti-malware software is a good idea. Do some research to find out which anti-malware programs are recommended for your computer. If you believe your computer has already been affected, call the credit union to have your SAFE@home account temporarily suspended or your password changed.



How Regulation D Could Affect You

Regulation D, issued by the federal government, makes a distinction between transaction accounts and non-transaction accounts. Here at Stark FCU, your transaction account would simply be your share draft (checking) account. This account conveniently allows you to make purchases using a check or debit card, make automatic utility and mortgage payments, use services such as PayPal and so on. A non-transaction account would be accounts such as your regular savings account, Christmas account and money market account.

So what does this mean to you? Like all U.S. financial institutions, Stark Federal Credit Union complies with Regulation D, the U.S. Government's regulation limiting transfers and withdrawals from member's savings accounts. Per Regulation D, members are limited to six (6) electronic transfers and withdrawals per calendar month from any savings account. Likewise, a limit of three (3) electronic transfers are permitted for money market accounts. Electronic transfers include online banking, telephone banking, transfers due to overdrafts, transfers made by a teller over the phone and automatic payments. After reaching the limit of transfers or withdrawals, each subsequent transaction may be charged \$10 or your account may be closed. For more information, visit www.starkcu.org or call 330.493.8325.

Membership Rewards:

Refer-a-Friend for a loan and you could both receive \$50

Do you know someone who needs a loan? Tell them about Stark Federal Credit Union and you could both receive \$50! The person you refer must open a savings account and receive a loan for at least \$5,000 with a minimum term of 48 months. (He or she can not already be a member of Stark FCU.)*

* Excludes open ended loans such as credit cards and home equity lines of credit.

Get a Stark FCU Visa Credit Card And Receive \$50!

Start off right with a Visa credit card that's pre-loaded with a \$50 credit. Use your card at the gas station, grocery store, electronics store or anywhere Visa is accepted. Continue using the card to take advantage of the low variable rate of 12.25% APR.* Our VISA program has other benefits such as 24/7 fraud monitoring, free \$250,000 travel insurance and no annual fees. To apply for a Stark FCU VISA card, simply stop at any one of our offices.

* First-time qualifying Stark FCU Visa cardholders only. APR= Annual Percentage Rate. The APR is subject to change on the first day of the billing cycle quarterly to reflect any change in the Index and will be determined by the Prime Rate on the first day of each quarter (January, April, July, October) of each year as published in The Wall Street Journal "Money Rates" table to which we add a margin. The APR will never be greater than 18.00%. Any increase in the APR will take the form of additional payments shown as Total Minimum Payments on the statement. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

Charge your travel tickets to your Stark FCU Visa Card and automatically receive \$250,000 in travel insurance. Call 330.493.7602 for details.

Office Hours

Monday through Friday
9:00 a.m. - 5:30 p.m.

Sat. 9:00 a.m. - Noon

(Saturday drive-up only service at Dressler)

Online at www.starkcu.org

Anyhour Loan By Phone

866.467.0427

To report a lost or stolen
debit card call 800.523.4175

To report a lost or stolen
Visa card call 800.808.7230

Dressler Office

4100 Dressler Rd. NW

Canton, OH 44718

Main Office: 330.493.8325

Loan Dept.: 330.493.7602

Alliance Branch

310 Johnson Ave

Alliance, OH 44601

Office: 330.821.7225

Cleveland Ave. Branch

3426 Cleveland Ave. NW

Canton, OH 44709

Office: 330.493.8326

24 Hour Access Line

330.493.3711



Free Financial Literacy Classroom Materials

The credit union is offering free financial education materials for high school teachers. This program covers topics such as budgeting, investing, debt management and insurance. The materials include student handbooks and an instructor's manual.

If you're interested in learning more or obtaining free financial education materials, call us at 330.493.8325. For more information about the High School Financial Planning Program, visit hsfpp.nefe.org.



Attention: Teachers!

School is back in session and it's a great time to review your retirement planning or get started if you haven't already! Let Hackenberg Financial Group assist you with your program.

Do you have questions about:

- 403b/Tax Sheltered Annuity School Retirement Programs?
- How To Reduce Income Taxes?
- Buying back years of service?
- STRS changes: Lump sum payouts now available (PLOP)?
- Understanding the STRS retirement plan?



Not a Teacher? No problem...

Do you have questions about:

- Your 401K plan or personal retirement program?
- Establishing Financial Priorities?
- The Roth IRA : Is It Right For You?
- How to Reduce Income Taxes?

Please ask the teller about scheduling a time to discuss any or all of these areas. We are here to help!



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EASY LOAN APPLICATION

Individual Credit Joint Credit

Member Name _____

Account Number _____

Joint Applicant's Name _____

Amount Requested \$ _____

Phone Number _____

Term _____

Cell Phone Number _____

Applicant's Employer _____

Purpose of Loan (Circle): Vehicle / Signature

Monthly Income \$ _____

If vehicle, what year, make & model?

Joint Applicant's Employer _____

Joint Applicant's Income \$ _____

Monthly Mortgage/Rent Payment \$ _____

Return this application to any office or fax to 330.493.1619.