

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

DECEMBER 2011 ISSUE

Our gift to you.

Auto loan rates
as low as

2.75%
APR*



* APR = Annual Percentage Rate. Application subject to approval. No prepayment penalties or application fees.

Santa Claus Is Coming To Stark FCU!

This year Santa will again be taking time out of his busy schedule to stop by all three Stark Federal Credit Union's offices. Come visit him at any office from **1:00 pm to 5:00 pm**. Why stand in line at the mall when you get all this for free...

- ★ Free color photo with Santa.
- ★ Coloring books and crayons for kids.
- ★ Cookies and refreshments.
- ★ Open a new savings account and Santa will add \$5.00!*

* Qualified members only. Must be new member.



Wednesday, December 21
Dressler Road Office

Thursday, December 22
Alliance Office

Friday, December 23
Cleveland Ave. Office

Shop
smart this
holiday
season

Avoid high interest rates
on your credit card
by getting a low interest
loan

\$1,800
with 12 months
to repay at just
7.99% APR.*

To apply, call
330.493.7602, apply
online at starkcu.org
or stop by any office.

* APR = Annual Percentage Rate. Offer good through 1/31/12. Application subject to approval. No prepayment penalties or application fees.

Can't decide what to give?

You can never go wrong with a Stark FCU Visa Gift Card. It's good at millions of places - including retail and online merchants - and mail or phone orders. It's the perfect gift because it lets the recipient decide what they really want.

Stark FCU Visa Gift Cards are available in any denomination from \$10 to \$500 at all of our locations.

Thank you for making our 50th Year a great one!

A new computer system, loan rates at historic lows and a boost in membership, thanks to the national media coverage of Bank Transfer Day. This year will certainly be one to remember!

We appreciate your continued support of your member-owned, not-for-profit credit union. We look forward to serving your financial needs during this coming year and into the future. On behalf of the employees and Board of Directors at Stark Federal Credit Union, best wishes for peace and joy this Christmas season and a New Year of health, happiness and prosperity.

Video Contest Winner To Be Decided

Thank you to all those who submitted videos for our contest. The judges are reviewing the entries now and will be announcing our \$500 winner soon!

Stark FCU and My101.7 FM Partner for "Christmas Is For Children" Toy Drive

Christmas morning is a special time for every child. The joy of awaking and running down the stairs to see the presents Santa has delivered in the night. For many this year that excitement on Christmas morning will be lost, due to economic conditions. Stark FCU and My 101.7 know that Christmas is for Children, and we're here to help.



My 101.7 will announce the first name, age and Christmas wish of a child in Stark County twice per hour. Listeners will be asked to call and pledge to purchase that Christmas wish (max value \$50) for the child. These items can be dropped off at any Stark FCU location. Monetary donations may also be made at any branch, where a representative will be able to use the funds to purchase additional Christmas wishes. My 101.7 will host a live broadcast at the Dressler Road office from 10am to noon on Saturday, December 17th.

To kick off the program, Stark FCU will make a donation of \$500. Please join us in making this Christmas a happy one for a local child.

SaveAround Coupon Books On Sale

SaveAround coupon books are packed with thousands of dollars in savings for Stark/Summit County area's premier dining, service, entertainment and recreation establishments.

Coupons are valid through December of 2012. Best of all they're only \$20 each. Ask to see one at any Stark FCU office.



Let's Talk About Rates...

15 year FIXED - 3.25%*

20 year FIXED - 3.75%*

30 year FIXED - 3.875%*

Isn't it time to call to see how much you can save? Call Steve Pflugh at 330.639.2300.

* All rates and offers are as of November 30, 2011 and subject to change without notice.



Steve Pflugh
Mortgage Originator

We Now Offer Free Text Banking

Text Us And We'll Text You Back!

If you're out and about and you need your balance now, **TXT Banking** is for you. This free service allows you to quickly request and receive account information via text message. You'll be able to check balances, view account history, find out if a check has cleared, transfer funds and much more. You don't need to sign in with an account number or password, and it's just as secure as all our other services.

TXT Banking is a new feature within our SAFE@Home online access program. To use TXT Banking for the first time, log in to SAFE@home click "TXT Banking" along the left-hand side. Follow the four easy steps to set up your phone and you're ready to go!

The chart to the right shows you the key words. TXT Banking works with almost every cell-phone provider, including AT&T, Verizon, T-Mobile, Sprint, NexTel, Virgin Mobile and more.

For more information, click "Show Help" under the TXT Banking option.

TXT Banking Key Words	
To Receive	Send This Text Message*
Account Balance	BAL [your pin]
Account History	HIS [your pin] [optional type]
Loan Balance	LBAL [your pin] [loan number]
Loan History	LHIS [your pin] [loan number]
Account Type List	ACC [your pin]
Loan List	LOA [your pin]
Check Clearing	CHK [your pin][check number] [optional type]
PIN Change	PIN [your pin] [new pin]
Transfer of Funds	TRN [your pin] [from type] [to type] [amount]
Payment on Loan	PMT [your pin] [from type] [to loan number] [amount]
Set Default Acct. Type	SET [your pin] [account type]

Join Us On Facebook and Twitter!

If you're a Facebook or Twitter user, we hope you'll take a moment to connect with us. Our focus will be to keep you up to date on fraud alerts, valuable offers and all the great new things that are happening within your member-owned credit union.

facebook

facebook.com/StarkFCU

twitter

twitter.com/StarkFCU

Holiday Closings

Christmas Eve

Saturday, December 24

Christmas

Monday, December 26

New Years Eve

Saturday, December 31

New Years

Monday, January 2

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)

Dressler Office

4100 Dressler Rd. NW
Canton, OH 44718

Main Office: 330.493.8325

Loan Dept.: 330.493.7602

24 Hour Access Line 330.493.3711
Anyhour Loan By Phone 866.467.0427

Alliance Branch

310 Johnson Ave
Alliance, OH 44601

Office: 330.821.7225

To report a lost or stolen
debit card call 800.523.4175

To report a lost or stolen
Visa card call 800.808.7230

Cleveland Ave. Branch

3426 Cleveland Ave. NW
Canton, OH 44709

Office: 330.493.8326



Online at www.starkcu.org



STARK
Federal Credit Union

The 401(k) Rollover Explained

Are you planning to, or have you recently left or lost your job where you had a 401(k), 403(b) or other group retirement plan? The good news is that since these accounts are tied to your employer, once you cut your ties with that employer, you're generally entitled to do what you wish with those funds. Unfortunately, a lot of people take unnecessary losses and penalties by withdrawing the funds. This can set your retirement back years, and tens of thousands of dollars. On the other hand, if you leave the money where it is with the employer, you lose the option of contributing any more to the plan and you remain limited to the plan sponsor's investment options. So, the best option is usually to opt for a 401(k) rollover. Once you transfer your 401k away from the company it becomes what is called a Traditional IRA. This account is now owned by you and can be held by any institution of your choosing.

The 401(k) rollover is ideal because it

allows you to transfer your existing retirement account into another retirement account without being subject to unnecessary taxes or withdrawal penalties. Remember, retirement accounts like a 401(k) are funded with pre-tax dollars, and grow tax-deferred. That means if you take a premature distribution, the IRS is going to stick you



with taxes on all of that money, and also apply an additional 10% penalty if you withdraw the money prior to age 59 1/2. This isn't a very good deal if you don't need that money for a dire emergency, yet so many people will take the penalty simply because they don't know how to do a rollover.

If you have an "orphan" 401(k) or other retirement plan from a company you're no longer employed by, we would be happy to help walk you through the steps of rolling that money over into a personal IRA, where you'll have greater control over the account and increased flexibility in your investment choices.

Just call Hackenberg Financial Group at 330-489-9999. Mention that you are a Stark Federal Credit Union member and that you would like a Complimentary Rollover Consultation.



This material is provided for general and educational purposes only and is not intended as tax, legal or investment advice or for use to avoid penalties that may be imposed under U.S. Federal tax laws. Please consult your tax advisor for advice regarding your personal tax situation. Hackenberg Financial Group 2209 Fulton Rd. N.W. Canton, OH 44709. 1-800-310-0315. Securities offered through Sigma Financial Corporation. Member FINRA/SIPC. Not NCUA or FDIC insured. Not a condition of any Credit Union Service and no Credit Union/Affiliate Guarantee. Not a deposit product and may lose value.

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.