

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

JUNE 2011 ISSUE

Buy the New Car of Your Dreams Low Rate of 3.50% APR, Plus No Payments for 50 Days

To help celebrate our golden anniversary, we're offering a golden opportunity for you. Get a loan on a new or used car with a rate starting at 3.50% APR with terms to meet almost any budget. Plus, you make no payments for 50 days!

- No loan processing or application fees.
- 100% financing available
- Fast, free pre-approvals
- Loan processing is handled locally by your friendly credit union staff

Get your free pre-approval before you shop, then buy with confidence. 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 runs from 6/1/11 through 8/31/11. Loan subject to credit approval.



Enjoy blue skies and sunny days...

Need a relaxing vacation? Affording a great vacation is easier than you may think. For a limited time, we're offering low-rate personal loans for vacations big and small.

Choose which amount best fits your vacation plans...\$2,500 or \$5,000. You'll have 24 months to repay at a low rate starting at 8.99% APR.* There are no penalties for paying the loan off early.

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 runs from 6/1/11 through 8/31/11. Loan subject to credit approval.

NOTICE OF CHANGES IN TEMPORARY NCUA INSURANCE COVERAGE FOR TRANSACTION ACCOUNTS

All funds in a "noninterest-bearing transaction account" are insured in full by the National Credit Union Administration through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to members under the NCUA's general share insurance rules.

The term "noninterest-bearing transaction account" includes a traditional share draft account (or demand deposit account) on which the insured credit union pays no interest or dividend. It does not include any transaction account that may earn interest or dividends, a negotiable order of withdrawal ("NOW") account, money-market deposit account, and Interest on Lawyers Trust Account ("IOLTA"), even if share drafts may be drawn on the account. For more information about temporary NCUA insurance coverage of transaction accounts, visit www.ncua.gov.

Tips for Creating Secure Passwords

- 1 **Use a variety of characters.** - Use a combination of upper and lower case letters, numbers and symbols in your password. Instead of using "GoTribe," use "G0Tr1be!"
- 2 **Use letters from your favorite song or phase.** - For example, "We all live in a yellow submarine" could become Waliays.
- 3 **Use keyboard patterns.** - Characters combinations such as "Poiuyt" are not only difficult to guess, but easy to type.
- 4 **Don't use the same password for every site.** Make sure a hacker who discovers your Facebook password won't be able to get into your SAFE@home account.
- 5 **Keep your list of passwords secure.** If you absolutely must make a list of passwords, make sure it's locked safely away.

Stark FCU Launches Website to Help Local Businesses Grow

There are clear signs that many local businesses are in the midst of recovery. Yet business owners need money to not only recover, but expand in the future. Stark FCU's new business lending program grew out of this need.

Our new website, www.starkbusinessloans.com, provides an overview of our business loan options. Business owners can also apply for a loan by printing an application that best fits their needs. Stark FCU is offering term loans, commercial real estate loans, church loans, lines of credit and other small business loan programs. Call us at 330.493.7602 to get started.

NOTICE

As a reminder, Stark Federal Credit Union will never contact you by phone, text message or email then ask for your personal account information. If you receive a call or email asking for your debit card number, social security number, account number, etc. DO NOT divulge such information.



Steve Pflugh
Mortgage Originator

If you have 18 years or more left on your mortgage and your rate is not lower than 3.875% - CALL ME!

If you have 23 years or more left on your mortgage and your rate is not lower than 4.375% - CALL ME!

If you have 27 years or more left on your mortgage and your rate is not lower than 5.00% - CALL ME!

Call Steve Pflugh, Mortgage Originator, at
330.639.2300

\$50 Giveaway for Our 50th Anniversary

Two ways Stark FCU will give you \$50...

Refer-a-Friend

You and a friend could both receive \$50

If you know someone who needs money for a car, house or other major purchase, tell them about the loan deals at Stark Federal Credit Union and you could receive \$50! Plus, your friend, family member or coworker you refer will also receive \$50. It's a win-win situation!



The person you refer must open a savings account with a minimum balance of only \$5.00. (He or she can not already be a member of Stark FCU.) You will both receive a \$50 Visa Gift Card after the loan is approved and closed.*

* The new member's loan must be a minimum amount of \$5,000 with a minimum term of 48 months. Excludes open ended loans such as credit cards and home equity lines of credit.

Visa Credit Card

We'll add a \$50 credit to the starting balance for first-time Stark FCU Visa Cardholders

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.

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.

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
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Ride & Slide

Two-Day Ticket	\$71.00
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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.

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



STARK
Federal Credit Union

Are you Concerned About the Value of Your Investments?

Concerned About the Market or the Health of Your Investments?

A complimentary Second Opinion could be just what the doctor ordered!



Because our members have different goals and objectives when it comes to finances, it is important to receive personalized advice that is tailored to each specific situation. And for some of us, all we need to bring us some peace of mind is a little reassurance that what we are currently doing is just fine as is.

Thanks to our partnership with Hackenberg Financial Group, this is a benefit we can now extend to all of our members- and with absolutely no cost.

All members may obtain a Complimentary, No Obligation, Second Opinion Consultation. In addition, the first 10 members to schedule will also receive a free gift, Ed Slott's Retirement Decisions Guide, written by the man who's been called "America's IRA Expert".

Don't Wait! Ask a teller to set up your free consultation today!



Hackenberg Financial Group, 2209 Fulton Rd. NW 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.

Who Can Join Stark FCU?

Anyone who lives, works, worships or attends school in Stark or Carroll Counties is eligible to join. Spread the word!

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.