

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

OCTOBER 2011 ISSUE

Stark FCU Launches New Financial Services

We are proud to offer our members several new, state-of-the-art financial services. These services include:

Mobile Banking - View your account balance, view cleared checks, transfer funds, make a payment on a Stark FCU loan and much more by simply sending text messages.

Account Alerts - Need to know if your account balance is getting low? Want to be informed when you receive your paycheck? Set up custom alerts to be sent to your cell phone or email.

E-Statements - Save paper by viewing your monthly statement and newsletter on your computer. Sign up by logging in to your SAFE@home account.

Repeating Transfers - Schedule automatic transfers between accounts.

Best of all, these services are free! If you are not yet signed up for our home banking program, called SAFE@home, come to any office or visit www.starkcu.org.



Christmas Accounts Pay Off

On your mark...get set...SHOP! Your Christmas Account funds will be ready Thursday, October 13, 2011.

Don't forget to pick up your Christmas Account gift while supplies last. This year's gift is a scented candle arrangement, created by The Workshops, Inc.



Credit Unions Build a Better World

At some point, you've probably wondered what the difference is between credit unions and other financial institutions. In reality, many differences exist, but the short of it is this: Credit unions exist to help people, not to make a profit. That difference resulted in Stark Federal Credit Union being established 50 years ago as a financial cooperative rather than a bank. Although we don't sell groceries or farming supplies or electricity, we share the same principles as other cooperatives. At a cooperative, you're a member/owner, not a customer.



3rd Quarter Dividends

Your Board of Directors has declared the following regular dividends for the 3rd quarter of 2011:

**Regular Share Accounts
& Secondary Share Accounts**

**.25% Rate
.25% APY**

Stop at any one of our offices for complimentary refreshments on Monday, October 17th through Friday, October 21st.

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, special offers and all the great new things that are happening within your member-owned credit union.



facebook.com/StarkFCU



twitter.com/StarkFCU

Win \$500 for a 30-second video

We're re-launching our video contest. Tell us your thoughts about the advantages of credit union membership in 30 seconds and you could win \$500!* Use your phone, camera or camcorder to create an original video. Make it fun, creative and original! Make sure to use the Stark Federal Credit Union building or logo somewhere in the video. Once you're done, simply upload it to YouTube.

For contest rules and submission form, visit
www.starkcu.org/videocontest

*You must be 18 or older to enter. No professionals, please. Deadline is November 11, 2011.

Stark FCU Dropping Price of Checks

If you're like most people, you've been writing fewer checks. Services like our debit card and free online bill-pay have created an easier alternative to check writing. However, there are still occasions where checks may be necessary.

Stark FCU has recently changed its endorsement from Harland Clarke to Legacy (a division of Main Street Checks, Inc.) in order to bring you a lower price for a box of checks. Legacy offers a variety of designs with 150 checks per box (compared to 125 with Harland Clarke.)

Before you reorder your next box of checks, mail in your reorder form to Stark FCU, stop in to any office, or call 330.493.8325.

Mortgage Interest Rates Are Still at Historic Lows!

The time to refinance your current home or purchase your next home is right now. Do not miss out on huge deals on low rates!

Take advantage of these awesome rates for all loan terms. Refinance now, slash 10 or 15 years off your mortgage. Purchase that dream home and save Big \$\$\$\$ due to lower interest rates!



Steve Pflugh
Mortgage Originator

Now is the time to call! Call Steve at 330.639.2300



American Cancer Society 5K Walk

Our staff will be participating in the American Cancer Society Walk for Canton. This event will be held Sunday, October 23rd. If you wish to join us, please register at one of our three locations.

When: Sunday, October 23, 2011

Where: McKinley High School
2323 17th Street NW,
Canton

Time: Registration at 9 AM and
the Walk starts at 10 AM

Coats and Toys Needed

We're partnering with Community Christmas to help make this holiday season a little brighter. We're collecting toys and games for children in our area. Also, please check the back of your closets for winter coats, jackets, hats and mittens in good condition. These clothing items can be any size from infant to adult.



Your donations will be collected at all three Stark Federal Credit Union locations from **October 10 through December 9, 2011.**

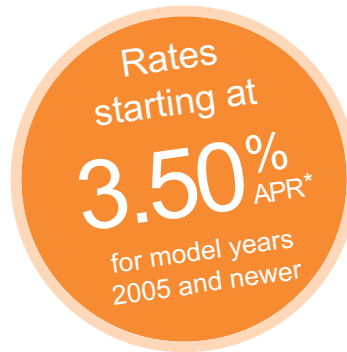
SaveAround Coupon Books On Sale - Only \$20!



It's a Great Time to Get an Auto Loan

To celebrate our 50th anniversary, Stark FCU has lowered auto loan rates to historic lows. Act now to receive a loan rate starting at **3.50% APR** on vehicle models 2005 and newer. (These rates are even lower than the prime rate when Stark FCU opened in 1961.)

Apply for your financing **before** you go shopping for that car. To get your free pre-approval, call the AnyHour Loan-by-Phone toll-free 866.467.0427, apply online at starkcu.org or stop by any office.



Skip-a-Payment is coming!

Members in good standing who have a consumer loan or VISA card may skip their December payment.

Skipping your December payment puts extra cash in your pocket just in time for the holiday season.

Watch your mail or VISA statement for details!

Holiday Closings

| | | |
|---|---|--|
| Columbus Day Monday, October 10 | Veterans' Day Friday, November 11 | Thanksgiving Thursday, November 24 |
|---|---|--|

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

Take Advantage of the Roth IRA

What is a Roth IRA? The Roth is an IRA that's funded with after-tax money that grow tax-free. Traditional IRAs can also be converted to a Roth. This is something to think about if you are currently in a lower tax bracket because of a job loss, drop in income or some other circumstance. Conversion from a traditional IRA to a Roth first requires paying taxes on any pre-tax contributions, plus any gains. Converted amounts can be distributed without penalty after five years, beginning January 1 of the year of conversion and ending on December 31 of the fifth year. Distribution of earnings before completing a five-year hold and attaining age 59 1/2 may be subject to tax and 10% penalty.

Here are some great Roth IRA ideas:

- 1 If you are retired but still working part-time you can contribute to a Roth. You can put up to the maximum limits (see below) or as much as you've earned in income, whichever is less. The money does not need to come directly from your job earnings. If you have money saved, you may use that as long as you don't surpass the amount of your earnings for the year.
- 2 If you are qualified to open a Roth and you have money sitting in taxable accounts like a checking or savings account, simply shift that money to a Roth IRA. Even if it remains in a fixed investment like a CD, it is now growing tax-free!
- 3 Young people can really benefit from opening a Roth. The longer your earnings have to grow and compound, the better it becomes! Even if you think you can't afford to save for retirement, starting with just \$50-\$100 a month can start to add up fast.

Roth IRA Fast Facts

Who can contribute? Anyone with earned income. Eligibility begins to phase out for single taxpayers with an adjusted gross income above \$105,000 and married taxpayers above \$166,000.

How much can I contribute each year? \$5,000 (plus another \$1,000 if you're age 50 or older). The maximum limit applies to either a Traditional or a Roth. You cannot do both.

How are withdrawals taxed? They're tax-free, as long as you're age 59-1/2 or older and the account has been open at least five years.

Must I take money out at age 70-1/2 like I do with my Traditional IRA? No.



Hackenber Financial Group

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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 _____

Monthly Mortgage/Rent Payment \$ _____

Joint Applicant's Income \$ _____

Return this application to any office or fax to 330.493.1619.