

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

SEPTEMBER 2011 ISSUE

Stark FCU Upgrading Computer Systems

The staff at Stark FCU has been hard at work behind the scenes to offer you exciting new features. Here are some questions and answers you may have...

Why the change?

Our current banking software has served us well over the years. However, many members have been asking for features that our computer system simply could not do.

What new features will be available?

These will include mobile phone banking, account alerts by email or text, electronic statements and more. In addition, our back office and loan department functions will be more streamlined to reduce wait times. The new software will also eliminate a lot of paper, making our operations more "green."

When will the upgrade take place?

All Stark FCU offices will be closed on **Saturday, October 1**. The home banking service will be unavailable during the conversion processes. You will be unable to access these services starting **Friday, September 30th at 5:30 PM through Saturday, October 1st at midnight**. The new system will start on **Monday, October 3**.

Can I use my ATM/Debit card during this time?

Yes, feel free to use your debit card and the ATM as you normally would.

Will I need to change my SAFE@home and/or telephone access passwords?

Yes, please watch your mail for easy-to-follow instructions on how to do this.

Will I need to set up all my bills in iPay again?

No. Your iPay settings will not be affected by this upgrade.

Will my account number change?

No, your account number and all your accounts (checking, savings, Christmas account, etc.) will remain unchanged.

Will I need to set up my direct deposit/payroll deductions/automatic payments?

Your direct deposit, payroll deductions and automatic payments should be carried over to the new system. No action is required on your part.

We have worked very hard during the conversion process to minimize service disruptions for you, but there are bound to be some challenges that arise. We ask for your patience as we work those things out, and we thank you for your continued support of Stark Federal Credit Union. If you have any questions, call us at 330.493.8325.

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

Shred Day Events Help Area Residents

Stark FCU hosted its fifth annual Shred Day events on Saturday, August 13th at the Dressler Road office and Saturday, August 20th at the Alliance office. Residents brought old check books, tax forms, financial statements and other personal documents. Thanks to these events, over 7 tons of material was recycled, the equivalent of 119 trees or 21 cubic yards of landfill space.

Do you know what a Credit Union is? If so, you could win \$500!

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.



On Your Mark, Get Set, SHOP!

Can you believe it? There are only a few weeks until your Christmas account pays off. As promised, your funds will be transferred to your share draft (checking) or savings account during the second week of October.



Don't forget to pick up your complimentary Christmas account gift after the funds are transferred. This year's gift will again be purchased from The Workshops, Inc. TWI is a division of the Stark County Board of Developmental Disabilities. Supplies are limited.

Hello, Anybody Home?

By now everyone out there has heard the hot news about mortgage interest rates dropping. As I am writing this, the 15 Year, Fixed, Interest Rate is at 3.25%! The 30 Year, Fixed, Interest Rate is at 4.00%! Just for comparison - last year in September 2010, the 15 Year Rate was 5.25% and the 30 Year Rate was 5.75%.

These rates can change daily. Time is a factor so call right now and lock your rate. It doesn't matter if you are thinking about refinancing your current home or purchasing your next.



Steve Pflugh
Mortgage Originator

Now is the time to call! Call Steve at 330.639.2300

\$50 Stark FCU Visa Credit Card Offer Extended

Stark FCU is issuing Visa credit cards that are pre-loaded with a \$50 credit. Many members have already taken advantage of this offer. The card can be used at gas stations, grocery stores, electronics stores 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 in at any one of our offices.

* Offer expires October 31, 2011. 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.

Record-Low Rates for Car Loans

Get Pre-Approved to Make Car Shopping Easier

When you're pre-approved for a vehicle loan, it takes much of the stress out of shopping for your next ride. That's because you'll know exactly how much you can afford. You'll also be able to secure your dream car right away without running the risk of it being sold while you're waiting for the loan to be approved. Best of all, you'll lock in the current low rate for up to 30 days. If rates go up, we'll honor your pre-approved rate. If rates go down, we'll give you the lower rate. Either way, you win!

Pre-approvals are easy. Apply from home by calling the AnyHour 24/7 Hotline at 866.467.0427 or visiting www.starkcu.org. Or, of course, stop in to the Stark FCU office nearest you.



	Up to 36 mos APR starting as low as	37-60 mos APR starting as low as	61-72 mos APR starting as low as
New or Used Vehicles (2005 or newer)	3.50%	3.99%	5.25%

* APR = Annual Percentage Rate. All rates are subject to change. Loans subject to credit approval.

Financial Assistance for Local Businesses

Stark FCU's new business lending program is off to a good start. We are already helping several owners not only recover from the poor economy, but grow their business.

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.

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. Restaurant coupons include national chains, but also local favorites like El Campesino, Hungry Howie's, Italo's and Stricklands. Area sports coupons include discount tickets for Indians, Cavs and Gladiators. Plus, much more!

Coupons are valid through December of 2012. Best of all they're only \$20 each. Ask to see one 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)

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

Fraud Continues to Hit Northeastern Ohio

Thieves are out to make an easy buck at your expense. According to the latest Javelin Strategy & Research's 2011 Identity Fraud Survey Report, card fraud rose 36 percent from 2009 to 2010. The good news is that an ounce of prevention is worth a pound of cure. Follow these tips to help prevent fraud.

- Keep Stark FCU informed when you change your cell phone number, email address or street address. If fraud does occur on your account, we want to be able to notify you immediately.
- Regularly monitor your checking and savings accounts. Report any irregularities immediately.
- Contact the credit union if your statement does not arrive on time. Call 330.493.8325 so we can verify your street address.
- Keep personal documents in a safe place. Leave them at home if you don't need them.
- Don't dispose of personal information in a public trash can. Use a paper shredder.



Hackenberg Financial Group Partnership

Stark FCU has partnered with the HFG advisors to further increase our service to members. To set up your complimentary financial review with HFG, just ask a teller to schedule an appointment.



Hackenberg Financial Group

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.

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.