



## MEMBER NEWS

### ZERO PERCENT BALANCE TRANSFER



on all transferred balances for 12 months!\*

Call us today at **330.493.7602** or visit **starkcu.org** for details.

Balance transfer fee is 3.5% or \$10; whichever is greater.\*

\*APR=Annual Percentage Rate. SFCU loans are subject to credit approval. Balance transfer fee is 3.5% or \$10, whichever is greater. Standard rates apply for new purchases. Balance transfer promotion only valid on SFCU VISA Royal Credit Card and SFCU VISA Orange Rewards Card. Length of promotional period will be 0% APR for 12 billing cycles from date of last balance transfer. Promotional APR available for new balance transfers only and applies to transfers made between December 1, 2022 - February 28, 2023. After the promotional period ends, the standard fixed APR will be applied to unpaid promotional balances. The standard fixed APR for our VISA Orange Rewards card is 15.25% APR. APR is determined when you open your account and is based upon your creditworthiness. After that, your APR will vary with the market based on the Prime Rate plus a margin. Card holders must be current on their payments and meet standard guidelines for credit increase approval. Other restrictions may apply. This offer cannot be combined with any other promotional offer.

### HELP US GIFT SOME LEGOS!



Now through December 23rd, when you open a checking account or a Swipe and Go account with Stark Federal we will donate a box of **Lego toys to a child in need this holiday season**. All funds and toys collected will go to The Salvation Army of Canton and Alliance.

### \$50 FOR OPENING A KIDS SAVINGS ACCOUNT



Bring in your children and grandchildren to any office starting **December 1st** until **December 31st** to open up their first Stark Federal savings account.

Each new child's account will receive a \$50 deposit after 30 days.\* The child must be under the age of 18, be qualified to join and be a first-time Stark Federal member.

Give us a call at 330-493-8325 for details.

\*The child's account will receive a \$50 "thank you" bonus. Each child must be 17 or younger and must be a first time member with no previous relationship with Stark Federal Credit Union. Parent/guardian must be at least 18 years of age to participate. Child must have some form of identification. Bonus may appear on 1099 tax form. Member is responsible for paying all taxes associated with the reward. Stark Federal Credit Union reserves the right to cancel the promotion at any time. Offer ends December 31, 2022.

## 1% AUTO REFINANCING

# Refinance your car loan with SFCU!

Let *Refinancer* save you money today!



You'll receive **1% cash back** at closing\* plus **NO payments until 2023!\*\***

Call 330.493.4602  
to get started!

Offer ends  
December 31st!

\*Refinance your auto loan from another institution and earn 1% cash back up to \$350 which will be deposited into your account upon closing. Stark FCU will match your current rate as low as 4.99% for 72 months. A sample monthly payment for a loan of \$20,000 and a term of 72 months at 4.99% APR would be approximately \$322.01. Cannot be combined with other offers. Payments can be deferred up to 90 days. Interest will continue to accrue. Cash back will not exceed \$350. \*\* APR= Annual Percentage Rate. Offer of credit subject to application and creditworthiness. Rates reflect an additional .35% rate reduction with payments automatically deducted from your Stark FCU checking or savings account. Existing Auto Loans with Stark FCU are not eligible for refinance offer. Contact the credit union for further details and current rates. Stark Federal reserves the right to cancel or modify the promotion at any time. This offer expires on December 31, 2022.

## HOLIDAY CLOSINGS

**Christmas Eve:**  
Saturday, December 24th  
(CLOSED)

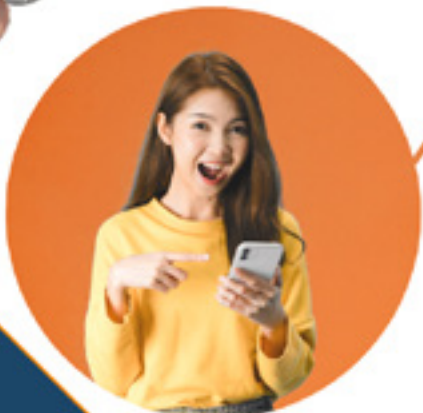
**Christmas Day:**  
Monday, December 26th  
(CLOSED)

**New Year's Eve:**  
Saturday, December 31st  
(Open 9am-12pm)

**New Year's Day:**  
Monday, January 2nd  
(CLOSED)



## BUILD UP YOUR SAVINGS!



It's time to do some  
**Cent\$ible  
Saving.**

Enroll in our **Debit Card Round  
Up Program** and build your  
savings automatically.

## HOLIDAY LOAN SPECIAL

### NEED CASH FOR THE HOLIDAYS?

BORROW UP TO  
**\$2,000**  
FOR 12 MONTHS



Call 330.493.7602,  
visit [starkcu.org](http://starkcu.org) or any branch!

\*APR = Annual Percentage Rate. All loans subject to credit approval. Sample: For a \$2,000 loan for a term of 12 months with a 6.49% APR, the payment will be \$172.58 a month. Stark Federal reserves the right to cancel or modify the promotion at any time. The holiday loan is available until December 31, 2022.

#### Office Hours

Mon.- Fri. 9:00 a.m. - 5:30 p.m.  
Sat. 9:00 a.m. - Noon  
(Saturday drive-up only service at Dressler)

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 (833) 541-0777

24-Hour Access Line: 330.493.3711

Minerva Area Federal CU - Shared Branch  
3570 Union Ave. SE, Minerva, OH 44657

(Cash and deposits only.)  
Mon., Tues., Thurs. 9:00 a.m. - 5:00 p.m.  
Wed. 9:00 a.m. - 1:00 p.m.  
Fri. 9:00 a.m. - 5:00 p.m.

#### Dressler Branch

4100 Dressler Rd. NW  
Canton, OH 44718  
Main Office: 330.493.8325  
Main Fax: 330.493.8328

Loan Dept.: 330.493.7602  
Loan Dept. Fax: 330.493.1619

#### Alliance Branch

1281 S. Sawburg Ave.  
Alliance, OH 44601  
Office: 330.821.7225  
Fax: 330.821.2004

Cleveland Ave. Branch  
3426 Cleveland Ave. NW  
Canton, OH 44709  
Office: 330.493.8326  
Fax: 330.493.8941

## DECEMBER COLORING CONTEST!

### COLOR REFINANCER TO WIN!

Children ages 8 to 17 can enter our December coloring contest! 3 winners will be chosen at random to receive \$50!

Stop by your local branch to grab a coloring page or print off a copy at [starkcu.org/coloringcontest](http://starkcu.org/coloringcontest).

Be sure to drop off your art to your local branch or email it to us at [art@starkcu.org](mailto:art@starkcu.org) before **December 29th**. Winners will be chosen January 4th, 2023.

Full details at [www.starkcu.org/site/coloring-contest/](http://www.starkcu.org/site/coloring-contest/)



Online at [www.starkcu.org](http://www.starkcu.org)  
Facebook: [facebook.com/StarkFCU](https://facebook.com/StarkFCU)  
Instagram: [instagram.com/starkcu](https://instagram.com/starkcu)  
Twitter: [twitter.com/StarkFCU](https://twitter.com/StarkFCU)



# HOW TO INFLATION-PROOF YOUR FINANCES

by Larry Hackenberg

We all know that rising inflation is a big problem right now. For retirement planning, though, inflation becomes an even bigger problem. In retirement, you're living on a nest egg. Over the course of an average year or two, you might barely notice the effects of inflation. But over a thirty-year retirement compounding inflation can become financially significant. Here are some tips to help you inflation-proof your financial life during this time.

- 1. Maintain a healthy emergency fund.** One of the most important things you can do to help your finances weather any storm is to save up an emergency fund equal to 3–6 months of your regular household expenses. While it won't stave off long-term inflation, an emergency fund can help you bridge short-term gaps and handle surprises without turning to high-interest debt.
- 2. Revisit your budget regularly.** Budgeting isn't a one-and-done event. It's an ever-changing picture of needs and cash flows. Scheduling monthly, quarterly, and annual check-ins will keep you up to date with your spending, even as necessities like food and gas change in price.
- 3. Maximize your retirement savings.** Once you have your budget fine-tuned, we want to make sure we can be putting away as much as possible for retirement and long-term savings. If you don't have enough discretionary income now to do this, that is a great reason to go back to the budget and see what it would take to get there. If you can't do it this year, then maybe you can do it next year with a little planning.
- 4. Look ahead and plan for larger purchases.** For example, if you think you might need a new vehicle, roof, or major appliance during the next year or two, start pricing your options before it becomes an emergency. Watch for major sales or interest-free events so you can buy on the best possible terms.
- 5. Consider adding inflation resistant asset classes to your portfolio.** Investing in the stock market can help protect your finances against inflation, especially when you invest in companies with a long history of paying generous dividends. The stock market also has a historical track record of outperforming inflation as companies raise prices and reduce costs to keep returns high. In addition, things like TIPS (Treasury Inflation-Protected Securities), real estate, energy, and commodities can all be worth a look as they tend to fare better during inflationary times.

If you would like some additional ideas on how to inflation-proof your finances, please give us a call or request your complimentary Retirement Readiness Report. Our goal is to serve SFCU members with all their financial planning needs.



2200 Fulton Rd NW  
Canton, OH 44709  
Call 330.489.9999 for  
more information.



## EASY LOAN APPLICATION

Individual Credit  Joint Credit

Member Name \_\_\_\_\_

Joint Applicant Name \_\_\_\_\_

Phone Number \_\_\_\_\_

Cell phone Number \_\_\_\_\_

Purpose of Loan (Circle): Vehicle / Signature

If vehicle, what year, make & model?  
\_\_\_\_\_

Monthly Mortgage/Rent Payment? \_\_\_\_\_

Account Number \_\_\_\_\_

Amount Requested \$ \_\_\_\_\_

Term \_\_\_\_\_

Applicant's Employer \_\_\_\_\_

Monthly Income \_\_\_\_\_

Joint Applicant's Employer \_\_\_\_\_

Joint Applicant's Income \_\_\_\_\_

Are you active duty military or a dependent of an active duty military? Yes / No

Return this application to any office or fax to 330.493.1619