



MEMBER NEWS

LEGO CHARITY WRAP-UP



Our staff dropped off nearly 200 boxes of legos to local children last month at The Salvation Army offices of Canton and Alliance.

The funds were raised through candy bar sales and monetary donations from generous members. In total we received \$2,062.25 in member donations which the credit union matched and also contributed \$25 per new checking account in November & December for a total of \$6,174.50 Thank you so much for helping us spread some holiday cheer in our community this year.

FOURTH QUARTER DIVIDENDS

Your Board of Directors has declared a **.30% APY dividend** for the fourth quarter of 2022 for all Regular Share Accounts and Secondary Share Accounts.

.30% RATE .30% APY TOTAL

HOLIDAY CLOSINGS

MARTIN LUTHER KING DAY

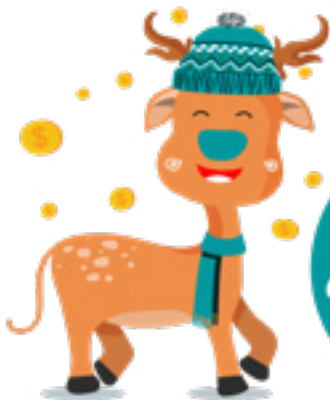
Monday, January 16th (closed)

PRESIDENT'S DAY

Monday, February 20th (closed)



SAVE ON YOUR CAR IN 2023!



Earn up to
\$400
cash back!*

Bring your auto loan to SFCU and receive up to **\$400* cash back at closing!**



rates starting at
4.99%
APR**

Call **330-493-7602** for more details!

* Up to \$400 will be deposited into your account upon closing. Earn \$100 for every \$10,000 you refinance up to \$400. Stark FCU will match your current rate as low as 4.99% for 60 months. A sample monthly payment for a loan of \$20,000 and a term of 60 months at 4.99% APR would be approximately \$377.33. Cash back will not exceed \$400. ** APR= Annual Percentage Rate. Offer of credit subject to application and creditworthiness. Rates reflect an additional .25% 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. This offer expires on March 31, 2023.

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 16.50% 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.

ANNUAL MEETING

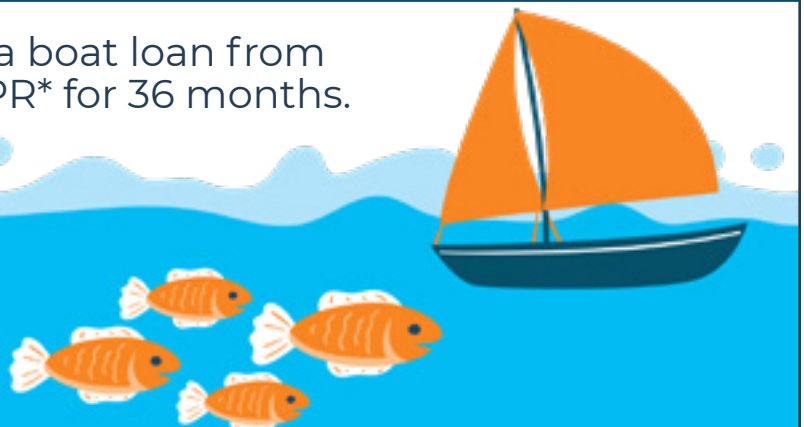
Our Annual Meeting will be held at 6pm on April 17, 2023 at our Alliance Branch. There will also be an opportunity for you to join virtually. Look for more information in upcoming newsletters.



BOAT LOAN SPECIAL

Plan your summer now with a boat loan from SFCU. Rates as low as 6.24% APR* for 36 months.

RATES STARTING AT
6.24% APR*
UP TO 36 MONTHS



* APR = Annual Percentage Rate. All loans subject to approval. Rates based on credit history. A sample payment at 6.24% APR would be \$32.75 per \$1,000 borrowed based on a 36 month loan.

WATCH YOUR MAIL FOR TAX FORMS

You will receive a **1099** in the mail if you acquired \$10.00 or more in taxable dividend income. Likewise, you will receive a 1098 form if you paid over \$600 in interest on a real estate loan.

Also, don't forget to use **241274598** for the Routing and Transit (ABA) number to have your tax refund directly deposited into your Stark Federal account.

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.

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



Online at www.starkcu.org

Facebook: facebook.com/StarkFCU

Instagram: instagram.com/starkcu

Twitter: twitter.com/StarkFCU

STARK Federal Credit Union



FEDERALLY INSURED BY NCUA



Hackenberg Financial Group



3 YEAR MYGA UP TO 4.55%
Multi Year Guarantee Annuity

5 YEAR MYGA UP TO 5.15%
Multi Year Guarantee Annuity

**DON'T MISS YOUR
OPPORTUNITY FOR A
HIGHER RATE!**

CD ALTERNATIVE WITH GUARANTEED RATES

WHAT'S THE DIFFERENCE BETWEEN CD'S AND MYGA'S?

- A MYGA IS AN ACCOUNT ISSUED BY AN INSURANCE COMPANY, WHILE A CD IS ISSUED BY A BANK OR BROKER.
- INTEREST EARNED ON A MYGA IS TAX DEFERRED, WHILE INTEREST EARNED ON A CD MUST BE TAXED EACH YEAR.
- A MYGA MAY ALLOW FOR PARTIAL WITHDRAWALS EACH YEAR WITHOUT A PENALTY. CD'S TYPICALLY IMPOSE AN EARLY-WITHDRAWAL PENALTY FOR TAKING MONEY OUT PRIOR TO MATURITY.
- A MYGA MAY OFFER MORE COMPETITIVE INTEREST RATES THAN A CD.

**For more information call
Hackenberg Financial Group
at 330-489-9999**

Securities offered through Gradient Financial Member FINRA/SIPC. Stark Federal Credit Union and Hackenberg Financial Group are independent of Gradient Financial. 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. Minimum deposit amount \$10,000



**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