



# MEMBER NEWS

## YOU KNOW DASHER & DANCER... NOW MEET **REFINANCER!**

He's the reindeer that can save you money this holiday season!

Bring your car loan to SFCU to **lower your monthly payment!**

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

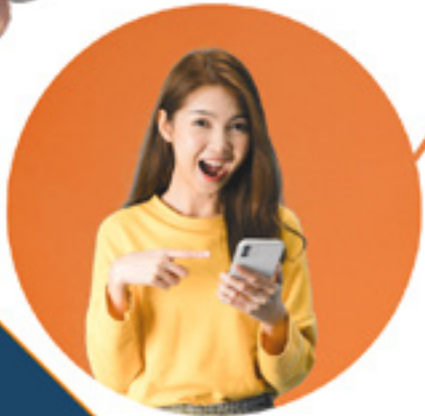
\*Refinance your auto loan from another institution and earn 1% cash back up to \$350 which will be deposited into your account upon closing. Stark FCU will match your current rate as low as 4.99% for 72 months. A sample monthly payment for a loan of \$20,000 and a term of 72 months at 4.99% APR would 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.

## \$3,690.28 RAISED TO FIGHT BREAST CANCER!

We started fundraising back in September and were able to raise \$1,845.14 in member and employee donations, which the credit union matched for **\$3,690.28** in total donations! Thank you to everyone for helping with our Annual Basket Raffle and joining us at the Making Strides of Canton Walk on October 16th. All donations will be given to the **American Cancer Society** to help fund breast cancer research.



## INTRODUCING CENTSIBLE SAVING!



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

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

## TRIPLE REWARDS ALL NOVEMBER!

**3X POINTS ON ALL VISA ORANGE PURCHASES IN NOVEMBER!**



Use your Stark Federal Visa Orange credit card on all purchases during the month of November and you'll earn triple reward points on everything! Check your balance and redeem your points online through home banking.



## LIMITED TIME CD SPECIAL!

**STARK**  
Federal Credit Union

**Savings Certificate Special**

**2.50** % Rate\* **2.52** % APY\*

15-Month Certificate • min deposit \$500 - \$30,000



Limited time only! Offer begins Thursday, October 20th. Limit of 30k per member. Stop by your nearest Stark Federal branch while this offer lasts.

\*Total balance of 15-month CD will automatically roll into a 12-month CD at standard rate once 15-month special term is over. APY = Annual Percentage Yield. APR = Annual Percentage Rate. APY is accurate as of October 20th. Fees such as a penalty for early withdrawal on Share CDs may reduce earnings. A minimum of \$500 required and a maximum of \$30,000 to participate in CD and offered APY. Limit 2 CDs per member. Businesses not eligible. Individual and joint accounts only. Stark Federal CU Savings account (non CD) products are variable rate and the dividend rate for the current quarter is declared at the last monthly Board of Directors meeting of the quarter. Stark Federal CU is open to anyone who lives, works, worships, or goes to school in Stark or Carroll County. Federally Insured by NCUA. Equal Housing Opportunity. Rates are subject to change. Stark Federal reserves the right to cancel or modify the promotion at any time.

## 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

## HELP US GIFT SOME LEGOS!

### TIS' THE SEASON FOR GIVING!



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.

## HOLIDAY CLOSINGS

**Veteran's Day:** Friday, Nov. 11th

**Thanksgiving:** Thursday, Nov. 24th

**Christmas Eve:** Saturday, December 24th  
(Open 9am-12pm)

**Christmas Day:**  
Monday, December 26th

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

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



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)

**STARK**   
Federal Credit Union



FEDERALLY INSURED BY NCUA

# \$50 FOR OPENING A KIDS SAVINGS ACCOUNT



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

Each child's new 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.



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  
330-486-9999**

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

## 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