

## MEMBER NEWS

### \$50 FOR OPENING KIDS SAVINGS ACCOUNT

Bring in your children and grandchildren to any office before December 31st 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. Call 330.493.8325 or visit [starkcu.org](http://starkcu.org) for complete 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.

### 0% RATE ON BALANCE TRANSFERS!

Are you trying to pay down your credit card balance from another financial institution? Open a new Stark Federal **VISA Royal Credit Card** or **VISA Orange Rewards Card** and transfer your balance. You'll pay **ZERO PERCENT** interest on your transferred balance for **12 months!**\*

Take advantage of this limited-time offer during the holidays!

Contact us at 330.493.7602 or [starkcu.org](http://starkcu.org) for details.



### NEED CASH FOR THE HOLIDAYS?

**\$1,500**  
FOR 12 MONTHS

RATE AS LOW AS **5.49%** APR\*

Call us at 330.493.7602, visit [starkcu.org](http://starkcu.org) or come to any Stark Federal office to apply.

\* APR = Annual Percentage Rate. All loans subject to credit approval. The Holiday Loan is available until December 31, 2018.

\* Rates, terms and conditions are subject to change without notice. Credit card approval depends on credit-worthiness and other qualifications. Balance transfer fee is 3.5%, with a minimum of \$10. Standard rates apply for new purchases. Rates and disclosures are online at [starkcu.org](http://starkcu.org) or upon request. Offer expires Feb. 28, 2019.

## THE ALLIANCE REVIEW READERS HAVE SPOKEN!

A big thank you to *The Alliance Review* readers for voting for us in the "Best of Alliance" contest. Stark Federal was voted the winner in the "Best Bank/Credit Union" category.



## CHRISTMAS ACCOUNT GIFT

Attention Christmas Savers! Remember to stop in to any office and pick up your free ornament. Supplies are limited!



## JOIN US ONLINE

If you're a Facebook, Twitter or Instagram user, we hope you'll take a moment to connect with us.

We'll keep you updated with fraud alerts and special offers. Don't forget to join us for **TRIVIA FRIDAY** for a chance to win a \$10 gift card.



## CASH TO REFINANCE YOUR AUTO LOAN

If you financed your car, truck or minivan with another lender we forgive you. In fact, we have an offer that we think you'll love!

- 1 Give us a chance to **lower your monthly payments** with our low, competitive interest rates.
- 2 Make **no loan payments until March of 2019** when you refinance.\* (Interest will continue to accrue.)
- 3 We'll pay you **ONE PERCENT** of your loan balance, up to \$300 at your loan closing.



This offer ends on December 31, 2018. Call us at (330) 493-7602 or apply online at [www.starkcu.org](http://www.starkcu.org).

\* APR = Annual Percentage Rate. SFCU will match your current rate as low as 3.24% APR for 36 months. Interest continues to accrue. This special not eligible for current SFCU loans. Offer expires Dec. 31, 2018.

## OUR VISA GIFT CARDS ARE THE PERFECT GIFT

Don't lose your joy in the holiday shopping frenzy. You can never go wrong with a Stark Federal Visa Gift Card. Unlike a gift certificate for a specific store, our Visa Gift Cards can be used at millions of merchants around the county. They can even be used to order an item online or by phone. Our Visa Gift Cards are safer to carry than cash and easier to use than a check.



Purchase your VISA gift card (\$3.50 for members with a checking account.)

## SHARE CERTIFICATE RATES

	Growth (\$500 to \$9,999)*		Jumbo (\$10,000+)*	
1-year	1.30	1.31	1.50	1.51
2-year	1.40	1.41	1.60	1.61
5-year	1.50	1.51	1.70	1.71

\* APY = Annual Percentage Yield. All rates are subject to change. Early withdrawal penalties apply if share certificate is closed before the end of maturity period. Minimum of \$5,000 is required for all 90 Day certificates. Minimum of \$500 is required for other Growth Share Certificates and a minimum of \$10,000 is required for Jumbo Share Certificates. Rates effective 9/17/18



# HOLIDAY TIPS

*Q: Money is tight this year, and I won't be able to tip everyone (mailman, etc.) like I've been doing in the past. Is there an acceptable alternative or should I just give everyone less ... or skip it altogether?*

A: You definitely don't want to skip it. Many service people earn less than they need, and therefore count on year-end tips from customers to make up the difference. Reexamine your budget to see if you can cut back on something else, and try as much as possible to give each service person the standard, expected holiday bonus.

If you simply can't make it happen, don't forget them altogether. Instead, offer a homemade gift such as a knitted scarf or fresh cookies in a pretty tin. Include a note with or without an explanation. It's a tough economy out there, and chances are they'll understand. However, if you can fit a financial gift in, it's a good idea – it's a tough economy for your service people, too.

## HELP BUY LEGO TOYS FOR KIDS IN NEED

LEGO® toys are wonderful because they don't require batteries, extension cords or video screens. Instead, they spark a child's imagination and creativity.

Last year we were able to provide over 100 local children with LEGO® building sets. We're hoping to do the same thing again this year with your help. Our staff is purchasing LEGO toys for girls and boys until **December 20th**.

We are selling Harry London's chocolate bars to help fund this project. Please purchase them at any Stark Federal office. They're only \$2.00 each and make great stocking stuffers. Thank you!



## HOLIDAY CLOSINGS

<b>Christmas Eve</b> Monday, Dec. 24th Open 9am - 1pm	<b>Christmas Day</b> Tuesday, Dec. 25th Closed All Day	<b>New Years Eve</b> Monday, Dec. 31st Open 9am-1pm	<b>New Years Day</b> Tuesday, Jan. 1st Closed All Day
---	--	---	---

### 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 1-800-442-4757

**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. 9am - 5pm  
Wed. 9am - 1pm  
Fri. 6:30am - 5pm

### Dressler Office

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

310 Johnson 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](http://www.starkcu.org)  
Facebook: [facebook.com/StarkFCU](https://facebook.com/StarkFCU)  
Twitter: [twitter.com/StarkFCU](https://twitter.com/StarkFCU)

**STARK**  
Federal Credit Union

FEDERALLY INSURED BY NCUA



# 7 NAUGHTY SCAMS TO WATCH OUT FOR THIS HOLIDAY SEASON

## 1. Phishing emails

Phishing scams abound ahead of the holidays. They can take the form of bogus delivery confirmation requests seeking your information or even a personalized letter to your child from "Santa." Never share personal information online with an unverified source.

## 2. Fake charities

Sadly, many scammers capitalize on the goodwill that flourishes this time of year by asking you to make a donation to a bogus charity. Verify the authenticity of any charity you'd like to make a contribution to by checking it out on a website like [CharityNavigator.org](http://CharityNavigator.org).

## 3. Package theft

Unfortunately, some 23 million customers will have their packages stolen from their doorsteps this year. Don't be one of them. If possible, arrange for a delivery requiring your signature upon receipt. Otherwise, track your order and know when to look out for it so you can bring it inside as quickly as possible.

## 4. Bogus sites

Don't believe ads or websites that are practically giving goods away for free. Once you click an ad link and place an order, you'll never hear from the site again. Worse yet, the scammers may use the information you shared to empty your accounts.

Only shop on reputable sites and always check the URL before placing an order. It may look strikingly similar to a popular site, but if one letter is off or missing completely, the site is bogus. Also, look for that important "s" after the "http" in the web address to verify a site's security.

## 5. Fake freebies

If you're offered any outrageous free gifts this holiday season, whether via text message, email or social media posts,



ignore them. You're looking at a scam, designed to lure you into sharing your information with criminals or unwittingly installing malware on your device.

## 6. Defunct gift cards

Many scammers sell expired or empty gift cards this time of year. Ask to inspect any gift card you purchase before you finalize the sale. Check to see if the activation code is exposed. If it is, the scammer has likely already used the card or has copied the information and will use it soon.

## 7. Temporary holiday jobs

During the busy holiday season, many scammers pose as employees of recognized businesses and post help-wanted ads on social media platforms and popular websites. When a potential worker follows the links in these ads, they are directed to a bogus site that looks legit. They'll then be asked to share personal information in order to submit an application. The scammer will then make off with this information and the promised job will never materialize.

If you're looking for a seasonal job, apply in person or directly on a business's website. Do not follow any links.

## EASY LOAN APPLICATION

Individual Credit     Joint Credit

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

Joint Applicant's 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 active duty military? Yes / No

Return this application to any office or fax to 330.493.1619.