

MEMBER NEWS

OUR MOST POPULAR CREDIT CARD OFFER IS BACK!

**0% BALANCE
TRANSFER**



Why pay more on your credit card balance from another financial institution? The Zero Percent Balance Transfer special has been one of our most popular promotions of the year! Hundreds of members have already consolidated their high-interest credit card debts.

Open a 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!*** But hurry...this offer won't last long.

Contact us at 330.493.7602 or starkcu.org for details.

* Rates, terms and conditions are subject to change without notice. Credit card approval depends on creditworthiness 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 or upon request. Offer expires Feb. 28, 2019.



YOU MADE A DIFFERENCE!

Many thanks for your generous donations during our Lego toy fundraising campaign and purchasing candy bars at our offices. We were able to deliver 110 boxes of Legos and other toys to A Community Christmas. Your kindness is truly appreciated!

4TH QUARTER DIVIDENDS

Your Board of Directors has declared the following regular dividends for the fourth quarter of 2018:

**Regular Share Accounts &
Secondary Share Accounts**

.25% Rate .25% APY

Based on the success of our credit union, the board of directors has declared the following **bonus dividend** to regular share and secondary share accounts:

Bonus Dividend!

+ .10% Rate .10% APY

.35% Rate .35% APY Total

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.

TAX LOAN

\$1,200
for 12 months

Rate as low as **7.99%** APR*

Call us at **330.493.7602**, visit **starkcu.org** or come to any Stark Federal office to apply.

* APR = Annual Percentage Rate. All loans subject to credit approval. Available until March 31, 2019.

ANNUAL MEETING

Where? La Pizzeria at 3656 Dressler Rd. NW in Canton

When? Tues., April 16, 2019 at 6PM

Watch for sign-up information in the March newsletter or at starkcu.org.

Credit Union Volunteer Information Form

If you are interested in becoming a volunteer at Stark FCU, please bring in the completed form below or call 330.493.8325.

Name _____

Phone _____

I am interested in joining the following committees.
(Circle all that apply.)

Supervisory **Marketing**
Loan Policy **Asset-Liability**
Board of Directors

6 NEW YEAR'S RESOLUTIONS FOR A FINANCIALLY IMPROVED YOU

1. Increase your savings. Even if it's only by 5%, every little bit adds up.
2. Cut out one impulse purchase a week.
3. Trim your electricity bills by making sure your appliances are all running efficiently and conserving as much energy as possible.
4. Increase your marketability by learning new skills or broadening your knowledge in your chosen field.
5. Pay down your debt by making it a priority.
6. Spend less on groceries. Do whatever it takes to make it happen: coupon more, cash in on rebates, and shop the sales.



GET OUT ON THE OPEN WATER



Cleveland's Mid-America Boat Show will be from January 17-21. It's the place to go if you've ever dreamed of skimming across the water in your very own boat. And Stark Federal is the place to go if you're dreaming of a low interest boat loan.

When you're ready to apply, call 330.493.7602, visit www.starkcu.org or talk face-to-face with one of our friendly loan officers at any Stark Federal office. *Bon voyage!*

* APR = Annual percentage rate. Loan subject to credit approval.

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 12/26/18

**REFER A FRIEND \$25
REFERRAL PROGRAM**

Do you have a friend, coworker or family member who is not a Stark Federal member? Refer them to open an account with us and receive \$25! The person you refer will receive \$25 too. Clip the referral card below. The more referrals you make, the more rewards you can get! See the complete rules for details.

STARK

Federal Credit Union

Invite your family or friends to join Stark Federal and when they open a new account, **we'll credit your account \$25**. The more referrals you make, the more rewards you can get! **The person you refer will also receive \$25**. Complete a referral card and give the card to your friend. Restrictions may apply; see complete rules for details.



REFERRED BY _____

REFERRER'S PHONE NUMBER _____

The referral reward is not valid with any other offers or promotions. To qualify for the referral Stark Federal members must be over the age of 17 and in good standing with their membership. Credit Union employees, officials and members of their immediate family are not eligible to receive referral rewards. The referral must be a new member over the age of 17 that opens a new membership with at least 2 qualifying products (savings/checking or savings/loan). The referral reward will be deposited directly into the referring member's savings account within the first 10 business days of the month after the referred person opens their new membership. 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. Expires March 31, 2019.

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
Facebook: facebook.com/StarkFCU
Twitter: twitter.com/StarkFCU

STARK

Federal Credit Union



FEDERALLY INSURED BY NCUA

6 MISTAKES PEOPLE MAKE IN THEIR 20S (AND HOW TO FIX THEM)

Have the irresponsible financial decisions you've made while in your 20s left you with piles of debt and other repercussions? Here are six of the most common mistakes and how to fix them:

1. The mistake: Racking up credit card debt. When all of life's pleasures are just a swipe away, it's easy to rack up huge credit card bills.

The fix: Stop using your credit cards. Create a budget to monitor your discretionary spending. Stop swiping credit cards and stick to debit or cash only.

2. The mistake: Ignoring your credit score. Aggressive credit card usage may have handicapped your credit score, making getting a large loan difficult. A poor score will also burden you with an unfavorable interest rate for these loans.

The fix: Know your score and pay down your credit card debt. Monitor your score through annualcreditreport.com or sites like CreditKarma.com. Next, work on paying off credit card debt instead of only making the minimum payments. Choose one bill to pay down first and make the largest payment your budget allows. Once you've paid it off, work on the next bill until you've paid it off and repeat until there's no more debt.

3. The mistake: Skipping student loan bills. When you're facing a huge debt and have an entry-level salary, it's tempting to just pretend the debt doesn't exist.

The fix: Work it into your budget. Call your lender to work out a more feasible payment plan and check if you qualify for a student loan forgiveness program. Most importantly, make payments a part of your debt payment plan so you never miss a payment again.

4. The mistake: Neglecting your retirement. Neglecting your retirement means missing out on years of compound interest gains.

The fix: Think of it as a fixed expense. Think of retirement savings as a necessary, fixed expense that must be worked into your budget like rent. Work with the most you can afford and max out your IRA or contributions to your company's 401(k) plan.

5. The mistake: Not having an emergency fund. Scrambling for funds to pay for a large medical expense or to live off of during an unexpected layoff can be a nightmare.



The fix: Start small. Work with whatever you can to make monthly contributions to an emergency fund. Keep your emergency money in an account that offers an attractive earnings rate, but allows you to withdraw funds without penalty.

6. The mistake: Not creating financial goals. It's understandable not to have your entire life planned out yet, but it's important to set some financial goals.

The fix: Create goals now. Do you want to buy a house within the next decade? Are you hoping to retire by 55? Having a concrete goal in mind will help you manage your money more responsibly.

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.