

Member News



Stark Federal is giving local schools more than **One Million Sheets of paper!**

Is your child's school on a paper shortage? Let's fix that!

Stark Federal is committed to supporting our students and schools in Stark and Carroll Counties. So, we are going **BIGGER** and **BETTER** this year! Following last year's success, we are giving one school one million sheets of paper to start out the school year! Second and third place receiving **two hundred and fifty-thousand sheets of paper**. How do you vote for your favorite? Its so easy! **Starting September 17th** visit **www.onemillionsheets.com** to vote! Vote once a day until **September 23rd**.



This year Stark Federal went to local elementary schools and dropped off back-to-school supplies to help them start the new school year and to inform them about this year's contest in September!

Back-To-School Loan

Still need some last minute items for your child's education? Apply for Stark Federal's Back-to-School Loan. With an interest rate as low as 9.49% APR*, you can get all the essentials without worry!

Use the loan to pay for:

- Laptops
- Autumn Clothes and Shoes
- Dorm Room Essentials
- Backpacks

* APR = Annual Percentage Rate All rates are subject to change. Loans subject to credit approval.

Swipe to Win \$100 Dollars.



There is still time to win!
Use your Stark Federal debit or Swipe & Go card 10 times for entry!

See www.starkcu.org/swipe for details.

Saving Trees and Fighting Hunger! Stark Federal Shreds Over 14,000 Pounds.

Stark Federal and the Stark County Hunger Task Force celebrated another successful year recycling and donating to the food pantry. Each year in August, Stark Federal Credit Union and the Stark County Hunger Task Force, team up to shred and recycle sensitive documents while donating cans of food to the hungry of Stark County.

We are always blown away by our community's generosity and have you to thank for it!



Above Left: Stark Federal employees worked so hard to make this year's shred days fantastic! **Above Right:** All donations to the Stark County Hunger Task Force received a free reusable grocery bag!



Attention Christmas Savings Account Holders:

We want to say thank you for trusting Stark Federal with your Christmas savings!

If you requested that your Christmas Account funds be transferred to your checking or savings account, this will happen on **Thursday, October 4th**.

Members with a Christmas Account can stop in to receive their complimentary gift starting that day.

5 basic phone/computer tips to help keep your child safe:

- **Parents should know every password to every device and every password to every app on that device.** You pay the bill, and as long as that child is a child, he or she is your responsibility.
- **Check those accounts**—as well as instant messaging apps and texts—for disturbing content on a regular basis.
- **Learn about how photos are geo-tagged.** Even if you are discreet about what you post, your photos could be tagged in the meta-data with your child's exact location.
- **Talk early and often** to your child about the dangers that they may find on the other end of the line. If your child is old enough to carry a phone to school, he or she is old enough to have a frank discussion with you. Be open and responsive.
- **Talk to your children about what constitutes appropriate language and photos.** It is crucial that they understand that just because something starts out as a private conversation between two people does not mean that it can't be shared with thousands of people in seconds.

Upcoming Events

Making Strides Against Breast Cancer Walk and Basket Raffle

Join us at the Making Strides Breast Cancer walk is scheduled for **Sunday, October 21st, 2018** at Malone University.

Basket Raffle starts on **Monday, September 24th, 2018** at all Stark Federal offices. Donate to a great cause and get the opportunity to win a Specialty-curated basket! Winners are chosen on **October 19th, 2018**.

International Credit Union Day on October 18th

Come celebrate with us! Credit Unions are great because of our members. Free refreshments in all offices for the week.

Coats for Christmas

Starting **November 12th**, Stark Federal will collect winter clothing for those in need. Drop off your gently-used coats, jackets, gloves and scarves. All items are dry-cleaned and donated.

Local Business Spotlight: Professional Detailing Products

Founded by: Max Rubin

Years in Business: 85 years

Location: 1128 West Tuscarawas St.

"Because your car is a reflection of you!"

Facebook: /professionaldetailingproducts

330.454.5105 **Web:** www.professionaldetailingproducts.com

We have all experienced the turmoil of potholes, bumps and nicks on our cars when driving to and from work.

Hello, Ohio.

But as with any terrain, accidents can happen. Professional Detailing Products to the rescue! A family-run business in Canton, Professional Detailing Products works to make your car shinier, cleaner and better than ever.

In 1933, founder Max Rubin emigrated from Russia and started an auto wrecking yard. Here, he sold parts of cars to local shops and dealerships. Fast-forward to Phil Dickson, his son-in-law, who took the business to new heights by introducing a car detailing line. The business grew and the auto yard was left behind.

Now owner, Mike Dickson runs a successful company selling Professional Detailing Products, a line curated by him and a chemist.

Car enthusiasts can purchase products that range from tire dressings, car wash, touch-up paint, to a brand-new ceramic coating that can protect your paint for up to 5 years! All products are created, mixed and stored on-sight.



Dickson truly believes in continuing education of his products and has dedicated himself to his craft. So much so, Professional Detailing Products has a national training center on sight. He works to raise the standard of products and efforts in the detailing business. Whether that be for professional companies that own detailing shops, or right in your own garage.

In the training center, detailing experts can learn and grow in their respective fields. A student can watch how new products can create a perfect shine or how to use a new tool on someone's car. Professional Detailing Products has one of the few detailing training centers in the country! If your detailer has attended classes at Professional Detailing Products, expect top-of-the-line care and quality with your vehicle.

Dickson currently sits on the board of the International Detailing Association. Find Professional Detailing Products online or in-person off West Tuscarawas Street.



Office Hours:

Monday through Friday 9:00 am - 5:30 pm

Saturday 9:00 am - Noon

(Sat. drive - up only service at Dressler)

Dressler Office

4100 Dressler Rd. N.W.

Canton, OH 44718

Main Office: 330.493.8325

Main Fax: 330.493.8328

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

Loan Department: 330.493.7602

Loan Department Fax: 330.493.1619

Anyhour Loan By Phone: 866.467.0427

Minerva Area Federal CU - Shared Branch

(Cash and deposits only) Mon., Tues., Thurs. 9am - 5pm

3570 Union Ave. SE

Wed. 9am - 1pm

Minerva, OH 44657

Fri. 6:30am - 5pm

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



Federally insured by the NCUA



STARK
Federal Credit Union



www.starkcu.org

How to fund an emergency

Q: I've had a financial emergency and I don't know how to pay for it! What are my options?

A: If you don't have an emergency fund in place, consider these options...



1. Credit cards

Credit cards are convenient. No waiting for approval, no need to take on another source of debt, or even think about paying it back until later. Borrowing with a credit card, though, means getting more than you bargained for. With high interest rates, you'll end up owing a lot more money than you borrowed. If you're interested in credit cards, Stark Federal offers two at great rates!

2. 401(k) loans

Borrowing from a 401(k) should only be a last resort for those who won't qualify for another loan. It will affect your future in ways other loans will not. Experts only recommend this if you are secure in your job and the money is used for a sound investment.

Also, the payments for the loan come out of your future paychecks, so be sure you can afford less regular income.

3. Friends and family

This can get sticky, fast. Use these guidelines to avoid disaster:

- Have a clear repayment plan in place, and be sure you can stick to the set timeline.
- Create a shared contract detailing the loan terms and the repayment plan.
- Consider having a third party witness the loan and sign the contract.

4. Personal loans

Personal loans can be granted for any reason, and you'll usually have the funds in hand fast. Unfortunately, most personal loans come with high interest rates. As a member of Stark Federal Credit Union, you have access to personal loans with affordable rates.

If you think a personal loan sounds right for you, call, click or stop by Stark Federal today. We're always here to help!



Cedar Point tickets still available!

Tickets are available until the weekend before Halloween. Log on to starkcu.org for up-to-date ticket prices or stop in to any Stark Federal location to purchase!

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