



MEMBER NEWS

CHOP STOP SHOP



GET 1% CASH BACK FOR REFINANCING YOUR CAR FROM ANOTHER LENDER

Did you finance your car, truck or minivan somewhere other than Stark Federal? Now is the perfect time to refinance and get a cash boost in time for holiday shopping.

Our competitive interest rates could **CHOP** your monthly payments by refinancing your car loan from another financial institution.

STOP making car loan payments until **2019** when you refinance.* (Interest will continue to accrue.)

SHOP for holiday gifts, because we'll pay you up to \$300 in cash at your loan closing.

Don't miss this chance to save money on your current car loan. Call us at **(330) 493-7602** or apply online at www.starkcu.org.

* APR = Annual Percentage Rate. SFCU will match your current rate as low as 3.09% APR for 36 months . This special not eligible for current SFCU loans. Offer expires Dec. 31, 2018.

JOIN US FOR CREDIT UNION WEEK

On October 18th, Stark Federal will celebrate the 70th anniversary of International Credit Union Day (ICU Day). This year's theme of "Find Your Platinum Lining" emphasizes the credit union movement's loyalty to its members and its mission to provide them financial support and guidance.



STOP AT ANY ONE OF OUR OFFICES FOR COMPLIMENTARY REFRESHMENTS ON MONDAY, OCT. 15TH THROUGH FRIDAY, OCT. 19TH

3RD QUARTER DIVIDENDS

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

Regular Share Accounts & Secondary Share Accounts

.25% Rate .25% APY

WINTER CLOTHING NEEDED

We're collecting winter coats, jackets, hats and mittens in good condition. Your donations will be collected at all three Stark Federal Credit Union locations from **October 1st through December 10th, 2018.**

GIFT FOR CHRISTMAS SAVINGS

If you have a Stark Federal Christmas Savings Account, stop in to any office and pick up your free Christmas ornament. This year's gift is a winter scene on slate ornament made by The Workshops, Inc. Supplies are limited!



NEW FRAUD TEXT ALERTS

Stark Federal Credit Union VISA Credit Cardholders will now receive text alerts of suspicious activity in near real-time. You'll be able to respond whether the transaction in question is fraud or not. Visit starkcu.org for more details.

BASKET RAFFLE TO FIGHT CANCER



Enter for a chance to win a basket! Each office has valuable baskets to win with a variety of themes to choose from. Also, every office is raffling off a complete American State Quarter set valued at almost \$200! Tickets are **\$1.00 each or six tickets for \$5.00.**

The drawing will take place on Friday, October 19th at 5:30 PM. All donations will go to **Making Strides Against Breast Cancer.**

ONE MILLION SHEETS OF PAPER CONTEST

First Prize – 1,000,000 sheets

STEAM Academy at Hartford MS

Second Prize – 250,000 sheets

Glenoak High School

Third Prize – 250,000 sheets

North Canton Middle School



Thank you to everyone who voted! We appreciate all our hardworking educators throughout Stark County and Carroll County.

SHARE CERTIFICATE RATES

	Growth (\$500 to \$9,999)*		Jumbo (\$10,000+)*	
90-day	0.25	0.25		
6-month	0.25	0.25		
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

LOCAL BUSINESS SPOTLIGHT: LIQUID CUSTOM APPAREL & GIFTS

Address: 1623 Raff Road SW, Canton, OH 44710

Number of years in business: 14 years

Type of business: Specialty gifts and custom apparel

Website: www.lustrousmetal.com

Branding is something Americans experience every day. Whether it's purchasing clothes, a car, or fast food, we are influenced by our perception of a product's value and quality.

Liquid Custom Apparel and Gifts is no stranger to branding. The company is located in a stunning facility located on Raff Road, housed with parent-companies of the Synergy 87 organization. Its high-quality is immediately experienced by the decorative door handles as you walk in.

In 2004, Liquid began meeting a demand for specialty products that parent company, Lustrous Metal Companies, had created. It started with vogue-styled picture frames imprinted with a metal design. Word quickly spread of their superior workmanship.

Liquid is, at its most basic level, a custom apparel and gifts company. What makes it different is its attention to detail, its highly organized system of process, top-of-the-line fabrics and outstanding people behind the business. Nick Deering, Vice President of the Liquid organization, states that their bread and butter lies in corporate branding, silk screening, and custom metal-finished gifts. They pride themselves on something far beyond what a typical gifting company can give a client.

"We love taking a customer's current situation, working together, to maximize identity," said Deering.

Liquid exceeds expectations when helping clients create the perfect logo or design to go on whatever it is they choose to promote. Creating identity within an organization showcases that organization's best traits.

LIQUID



Working with clients all over the United States, and with heavy hitters, for example the NFL, MLB and NCAA colleges, Liquid has opened the door for creativity and identity within each organization. Some of their services include:

- Custom-created, metal-finished sports collectibles and awards
- Personalized photo frames and wall letters
- Screen printing, embroidery, heat transfer and direct-to-garment (DTG) printing
- Laser engraving on glass, crystal, wood and leather
- Promotional Items.

With a multi-faceted business, Liquid can create virtually any item for any occasion.

Find Liquid online at lustrousmetal.com and in-person off of Raff Road in Canton.

Office Hours

Monday through Friday
9:00 a.m. - 5:30 p.m.
Sat. 9:00 a.m. - Noon
(Saturday drive-up only
service at Dressler)

Online at www.starkcu.org

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

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



HOW TO CREATE AND KEEP STRONG PASSWORDS

Your passwords are the keys to your life. When it feels like there's a big security breach every week, you want to be sure those passwords are strong and safe.

Follow the 6 steps below for super-strong passwords that will keep scammers guessing.

Step #1: Choose a password manager

The best way to ensure your passwords are secure is to use a password manager like 1password, Lastpass or KeePass. These services generate encrypted passwords for every website you use. You will then create one master password to use for logging into all of your accounts.

Step #2: Create an unbreakable master password

This code can open up every password of yours to potential scammers; so be extra careful about choosing one that is virtually unbreakable. Follow these rules for a strong password:

- **Make it long.** Many sites require a password that is a minimum of 8 characters long, but a 12-character password is even stronger.
- **Be creative.** Avoid using names, places and recognizable words, since these are easily cracked.
- **Mix it up.** Vary your capitalization and the kinds of characters you use, switching back and forth from letters to numbers to symbols.

You can run your password through an online password checker like the one on OnlineDomainTools.com to test its strength. Once you've created a super-strong master password, work on memorizing it. Write it down and then rip up the paper as soon as you've memorized it.

Step #3: Update all your passwords

Next, sync all the websites and accounts you use with your password manager. Follow the guidelines on your password manager for this step, as they differ with each service.

When you're through, you'll only be able to log into these sites with your master password.

Some sites employ outdated systems that won't work with a password manager. For these sites, you will need to use different passwords. You can slightly amend your master password for these sites or create new ones using the guidelines above. Use a different password for every site.

Step #4: Use two-factor authentication

Add another layer of protection by choosing two-factor authentication whenever you have that option.



Step #5: Be careful with security questions

Security questions are extremely insecure; anyone can Google the answers. If all a scammer has to do to retrieve your password is answer a security question, the strongest password is worthless.

Treat security questions like passwords. Never answer them truthfully. Instead, make up mnemonics or nonsensical answers that are difficult to crack, but easy for you to remember.

Step #6: Don't let your browser or phone "remember" your passwords

Keep your passwords in your head and not on your devices. Otherwise, you'll be in deep trouble if your computer or phone is swiped.

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.