



MEMBER NEWS

3 REASONS TO REFINANCE YOUR VEHICLE

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.

1 CHOP your monthly payments with our low, competitive interest rates.

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

3 SHOP for holiday gifts, because we'll pay you **ONE PERCENT** of your loan balance, up to \$300 at your loan closing.

Get up to
\$300
cash for holiday shopping.*



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. Interest continues to accrue. This special not eligible for current SFCU loans. Offer expires Dec. 31, 2018.



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 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.



COLLECTING WINTER CLOTHING

We are collecting winter coats, jackets, hats and mittens in good condition. These clothing items can be any size from infant to adult. Everything will be dry cleaned and given to a local child or adult in need.

Your donations will be collected at all three Stark Federal locations until **December 10th**.

MAKE CHRISTMAS BRIGHTER FOR A CHILD

Stark Federal is again partnering with A Community Christmas to help local kids in need. Buy a delicious Harry London's chocolate bar for just \$2.00 at any Stark Federal office. The proceeds will go toward the purchase of a Lego set for a girl or boy. Lego toys spark children's imaginations and will bring joy for years to come.

If you have any questions, feel free to call our office at 330.493.8325.



STARK FEDERAL GIVES 1.5 MILLION SHEETS OF PAPER TO SCHOOLS

Thank you to all those members who voted for their favorite local schools at onemillionsheets.com.

It was an exciting race. Our runners-up were GlenOak High School and North Canton Middle School. They received 250,000 sheets of paper each. Our top prize of one million sheets of paper went to the STEAM Academy at Hartford Middle School.

Congratulations to our winners and a big thank-you goes out to all of our hard-working local educators!



REWARD YOURSELF WITH VISA ORANGE

GREAT REWARDS. EASY REDEMPTION.

The Orange Card rewards cardholders with a wide variety of prizes including gift cards, name-brand merchandise, travel discounts and more. Earn points as you spend. Check your balance and redeem your points online through home banking.



Apply online or call 330.493.7602. View sample rewards at dreampoints.com



TRIPLE REWARD BONUS!

Use your Stark FCU Visa Orange credit card between Thanksgiving Day (Nov. 22) and Cyber Monday (Nov. 26) and you'll earn **triple reward points** on all your purchases!



Take the stress out of the holidays by skipping your December vehicle loan or personal loan payments. Loans in good standing qualify. Watch your mail for details or call 330.493.7602.

FREE GIFT FOR CHRISTMAS SAVERS

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 was made by the good folks at Just Imagine. Just Imagine employs talented artisans who work at The Workshops, Inc. Supplies are limited!



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

NEW ALLIANCE OFFICE GROUNDBREAKING



On hand for the groundbreaking were, from left, Bill Wheeler, Carole Mount, Mark Barker, Cathy Corral, Linda Matlock, John Hexamer, Darrell Ovak (branch manager), Scott Tobias, Jim Triffun and Gary Teneffoss.

We are proud to announce that we broke ground on Wednesday, October 10th for our new Alliance branch. The office will be at the corner of South Sawburg Avenue and Parkmont Street NE. It will be much larger than our current office at 310 Johnson Ave. There will be a bigger lobby, more drive-up lanes and a drive-up ATM.

Construction is expected to be completed in April 2019. Visit our website at www.starkcu.org or follow our Facebook, Twitter and Instagram pages for updates.

\$2,500 RAISED TO FIGHT BREAST CANCER

If you came to any one of our offices during October, you may have noticed some very big gift baskets. These baskets were assembled by our staff and raffled off to benefit the American Cancer Society's "Making Strides Against Breast Cancer" campaign. We're happy to say that we collected \$2,530 in donations!

Our staff also participated in the Breast Cancer Walk on Sunday, October 21st at Malone University. Last year, over 350,000 cases of breast cancer were reported in the US. We're happy to do our part in the fight!



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



5 SCAMS TO AVOID THIS BLACK FRIDAY

Black Friday and Cyber Monday can be fun – but they can also put you at risk. Here are 5 scams to look out for as you brave the frenzied crowds while trying to snag the best deals after Thanksgiving.

1. Crazy deals that are actually bogus

An iPhone X retailing at just \$12? A pair of Ugg boots for \$9? These deals sound insane because they are. And yet, thousands of people fall for these scams every Black Friday. And, of course, once the scammers have your credit card information, they'll use it for their own shopping spree – on your dime.

2. Black Friday gift cards for cheap

In the weeks before Black Friday, you might see an explosion of gift cards being sold at online marketplaces for a fraction of their real value. These cards are usually stolen from their real owners, who will likely report them lost. The card will be disabled and you'll have spent your money on a worthless piece of plastic.

3. Bait and switch

Want to win a brand new iPhone X? Just fill out a form with your personal details, and you might be the lucky winner! Your personal details and a site whose authenticity you can't verify are two things that should never meet. The sweepstakes is just the scammer's bait to get at your information.

"Bait and switch" scams can happen offline, too. Retailers advertise deals so amazing, you'll find yourself travelling across town to grab the bargains. Once you reach the store, though, you'll be told those items are sold out, but you can check out what they do have in stock. You may be offered similar, but inferior, products and cheap knockoffs, or nothing you're interested in at all. These scams are a waste of your time and money.



4. Delivery problems

If you receive an email claiming there's been a problem with the delivery of one of your purchases, be wary. You may be asked to click on a link or download an attachment to arrange an alternative delivery date. Ignore these emails; they're likely to be scams. If you have a problem with the delivery of your purchase, contact the seller or company directly.

5. Wire transfers

Never agree to an online purchase that demands payment via money order or wire transfer. Once money changes hands this way, it's nearly impossible to get it back.

This Black Friday, use your credit card. It offers you the most protection against purchases that don't turn out to be what you expected. A debit card can be a good choice, too, if you're only shopping at stores and sites you trust and frequent often.

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.