

April 2024
starkcu.org

STARK
Federal Credit Union



Member News

OPEN A NEW KID'S ACCOUNT AND GET NEW APPLE AIRPODS



**YOUTH
SAVINGS
MONTH**

**THINK BIG
BANK SMALL**



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*Opening a children's account with a \$50 minimum deposit will result in receiving Apple Air Pods, while supplies last. In event of supplies being exhausted, the opened account will be credited with the value of the Air Pods, \$90. Account must remain open 90 days or initial deposit will be forfeited. 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 such as a birth certificate or social security card. The value of the bonus (currently \$90) may appear on 1099 tax form. Member is responsible for paying all taxes associated with the reward. SFCU reserves the right to cancel the promotion at any time. Offer ends April 30, 2024.

ANNUAL MEETING THIS MONTH

Our **Annual Meeting** is this month! It will be held at **6pm** on **April 15th, 2024** at our **Alliance Branch**.

**1281 S. Sawburg Ave.
Alliance, OH**

Call **330.493.8325** to reserve a spot.



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YOUTH CERTIFICATE SPECIAL

AN ACCOUNT THAT WILL GROW AS FAST AS THEY DO

**9-MONTH
5.15% APY***

330.493.8325

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*APY = Annual Percentage Yield. APY is accurate as of April 1, 2024. Fees such as a penalty for early withdrawal on share certificates may reduce earnings. A minimum of \$500 required and a maximum of \$10,000 to participate in the offered APY. Limit 1 share certificate per member. Businesses not eligible. Offer valid for members 17 years of age or under with a parent or guardian on the account. Stark Federal CU is open to anyone who lives, works, worships, or goes to school in Stark or Carroll County. Federally insured by NCUA. Rates are subject to change. Stark Federal reserves the right to cancel or modify the promotion at any time. Total balance of 9-month share certificate will automatically roll into a 12-month share certificate at the standard rate once the 9-month special term is over.

MONEY FOR YOU AND YOUR CREW

REFER FRIENDS **\$150*** EACH
SO YOU AND YOUR CREW CAN EARN

AN OUT OF THIS WORLD OFFER

STARKCU.ORG/REFER

330.493.8325

LIMIT 3 REFERRALS
PER EXISTING
MEMBER

NCUA
National Credit Union Administration, U.S. Government Agency

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*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. The referral must be an eligible first-time member over the age of 17 that opens a new membership with at least 2 qualifying products (savings/checking, savings/swipe & go) and performs either 15 point of sale transactions or a direct deposit of \$500 or more within 60 days of opening their account, or opens a savings/loan product. The existing member will also receive \$150 after 60 days so long as they have either a checking (or Swipe & Go) account or loan. Limit of 3 referrals per existing member. 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. Credit Union employees, officials and members of their immediate family are not eligible to receive referral rewards. This promotion will run until April 30, 2024.

A HELOC MAKES REMODELING NOT SO RUFF

RATES STARTING AT **7.99%** APR

FINANCE BEFORE MAY 31 AND GET:

\$100 HOME DEPOT
GIFT CARD

- NO CLOSING COSTS
- NO APPRAISAL FEE
- NO PRE-PAYMENT PENALTIES
- LOW DRAW REQUIREMENTS

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330.493.7602

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*APR = Annual Percentage Rate. Rates are subject to change. Variable APR of 7.99% is The Wall Street Journal's Prime Rate, presently 8.50%, minus .51%. Annual fee is \$60. The minimum APR that can apply is 6.50% and the maximum APR that can apply is 18%. Interest rate is determined by borrower's credit score and loan-to-value of the property. Property insurance is required and not included in closing costs. Potential line of credit must be a minimum of \$10,000; minimum monthly payment amount for credit line balance is \$100 or 1%, whichever is greater. Other rates and terms available. **Stark Federal Credit Union will give a \$100 Home Depot gift card to everyone who is approved for a Home Equity Loan and has a \$10,000 minimum initial draw. Call for details. Offer ends on May 31, 2024.

REFINANCE AN AUTO LOAN WITH SFCU AND YOUR FIRST PAYMENT IS ON US!

SFCU PAYS YOUR FIRST PAYMENT*

RATES AS LOW AS **6.69%** APR
FOR 60 MONTHS

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330.493.7602

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*Stark Federal will make your first monthly payment. Stark Federal will apply the first payment at loan closing. Your first payment will be due 60 days after the loan closing. Stark FCU will match your current rate as low as 5.99% for 60 months. A sample monthly payment for a loan of \$20,000 and a term of 60 months at 6.69% APR would be approximately \$393.19. **APR = Annual Percentage Rate. Offer of credit subject to application and creditworthiness. Rates reflect an additional .25% rate reduction with payments automatically deducted from your Stark FCU checking or savings account. Existing Auto Loans with Stark FCU are not eligible for refinance offer. Contact the credit union for further details and current rates. This offer expires on April 30, 2024.

Info

4 TYPES OF SPOOFING

EMAIL SPOOFING

What it is: An email message sent by a scammer that appears to be from a known and trusted source.

Danger: Will contain links to malicious sites or attachments that will install malware.

Protect yourself: Never click on links or download email attachments from an unverified source.



CALLER ID SPOOFING

What it is: An attacker makes a phone call that appears to be from a known caller.

Danger: The scammer convinces the victim they represent their financial institution and tricks them into sharing account details.

Protect yourself: If you're allegedly contacted by your financial institution, and asked to share account details, hang up and contact your bank or credit union directly.

WEBSITE SPOOFING

What it is: A scammer creates a bogus site that looks just like a reputable website the victim often visits.

Danger: Victims visit the site and unknowingly share their login credentials and/or personal information with scammers.

Protect yourself: Pay attention to URLs of every site you visit. Look out for look-alike URLs of known sites, as well as websites full of typos and spelling errors.

TEXT-MESSAGE SPOOFING

What it is: A victim receives a text message on their personal device that appears to have been sent by a trusted source.

Danger: The text will ask the victim to share personal information.

Protect yourself: Never share personal information with an unverified source.

WE WILL DONATE \$25 TO THE STARK COUNTY HUMANE SOCIETY FOR EVERY CHECKING ACCOUNT OPENED FROM APRIL 1 UNTIL JUNE 30

WE WILL ALSO BE ACCEPTING CASH AND PET SUPPLY DONATIONS



Easy Loan Application

INDIVIDUAL CREDIT

JOINT CREDIT

Member Name _____

Joint Applicant Name _____

Phone Number _____

Cell phone Number _____

Purpose of Loan: 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 an active duty military?

Yes No

Return this application to any office or fax to 330.493.1619.

5 Ways to Spring Clean Your Savings

It's that time of year again: Time to clean out those closets, polish that furniture and clear out that clutter! Spring is also the perfect time of year to review your saving habits and spruce up your saving goals.

Here's how to spring-clean your savings in five easy steps.

Assess your saving habits

First, take stock of how much you're putting into savings each month. If you believe you should be setting aside more of your monthly income toward savings, look for ways to cut back on your discretionary spending.

Spruce up those savings!

Consolidate and simplify accounts

Next, take a look at the places you keep your money. If you have multiple savings accounts, retirement accounts or investment accounts, consider consolidating them to streamline your finances and reduce the hassle it takes to manage them all. Be sure to compare fees, rates and other features before making changes.

Clean up those accounts!

Reevaluate your financial goals

What are your long- and short-term saving objectives? Do you still want to go after them? If not, consider setting new ones. Think of your future wants and needs, as well as small pleasures you'd love to enjoy in a few years, or even in a few months.

Get those goals sparkling!

Automate your savings

Now that you have your saving goals clearly defined, it's time to make it happen by itself. Set up automatic monthly transfers from your checking to your savings account(s) so you never forget to feed your savings.

Make that monthly transfer shine!

Spring is in the air – it's time to make your savings sparkle!



Office Hours

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

Dressler Branch

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

1281 S. Sawburg 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

Minerva Area Federal CU Shared Branch

3570 Union Ave. SE
Minerva, OH 44657
(Cash and deposits only.)
Mon, Tues., Thurs. 9:00 a.m. - 5:00 p.m.
Wednesday 9:00 a.m. - 1:00 p.m.
Friday 9:00 a.m. - 5:00 p.m.

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