

April 2025  
starkcu.org

**STARK**

Federal Credit Union

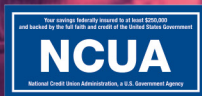


# Member News

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

### YOUTH SAVINGS MONTH

**THINK BIG  
BANK SMALL**



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\*Opening a child's account with a \$50 minimum deposit will result in receiving Apple AirPods, while supplies last. In the event of supplies being exhausted, the opened account will be credited with the value of the Air Pods, \$160. Account must remain open for 90 days or initial deposit will be forfeited. Each child must be under 18-years old 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 \$160) may appear on 1099 tax form. Member is responsible for paying all taxes associated with the reward. SFCU is not responsible for lost or broken devices after disbursement. SFCU reserves the right to cancel the promotion at any time. Offer ends April 30, 2025.

## ANNUAL MEETING THIS MONTH

Our **ANNUAL MEETING** is this month!  
It will be held at **6pm on April 14th, 2025** at our **Alliance Office**

**1281 S. Sawburg Ave  
Alliance, OH 44601**

Please call  
**330.493.8325** by April  
9th to reserve a spot.



## In This Issue

**Youth Savings Month**

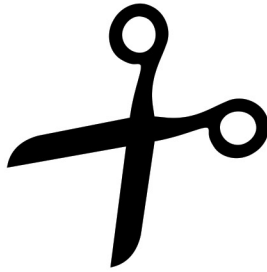
**HELOC Offer**

**Financial Spring Cleaning**

# Promotions

## REFERRING FRIENDS IS EASY (AND LUCRATIVE)

1. FILL OUT THE FORM BELOW
2. CUT OUT THE FORM BELOW
3. VISIT THE NEAREST OFFICE WITH YOUR FRIEND



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**FRIENDSHIP PAYS**

REFER FRIENDS  
AND RECEIVE: **\$150\*** EACH

Give this invitation to a friend, family member or coworker to fill out and return.

\_\_\_\_\_  
Your Name

\_\_\_\_\_  
Your Phone Number

\_\_\_\_\_  
Friend's Name

\_\_\_\_\_  
Friend'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 18 years old or older and in good standing with their membership. The referral must be an eligible first-time member 18 years old or older 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. All members must maintain a \$5.00 Regular Share account. 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, 2025.

IT'S YOUTH SAVINGS MONTH  
INVEST IN THEIR FUTURE WITH OUR

## SHARE CERTIFICATE SPRING SPECIAL

**APRIL ONLY: 4.38% RATE**  
**8-MONTHS 4.45% APY\***

**\$40,000 MAX PER SFCU MEMBER**



\*APY = Annual Percentage Yield. APY is accurate as of 4/1/2025. Total balance of 8-month CD will automatically roll into a 12-month CD at the current rate once 8-month special term is over. Fees such as a penalty for early withdrawal on Share CDs may reduce earnings. A minimum of \$500 required and a maximum of \$40,000 per individual to participate in special CD and offered APY. Limit 2 CDs per member. Businesses not eligible. Individual and joint accounts only. Stark Federal CU Savings account (non CD) products are variable rate and the dividend rate for the current quarter is declared at the last monthly Board of Directors meeting of the quarter. Stark Federal CU is open to anyone who lives, works, worships, or attends school in Stark or Carroll County. Federally Insured by NCUA. Equal Housing Opportunity. Rates subject to change at any time.

## HIT THE ROAD TO SAVINGS

REFINANCE YOUR AUTO LOAN  
FROM ANOTHER LENDER AND GET: **1% CASH BACK\***  
RATES AS LOW AS:

**5.24% APR\*\***

**UP TO \$400**

**THINK BIG  
BANK SMALL**



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\*One percent of the refinanced loan amount, up to \$400, will be deposited into your account upon closing. Cash back will not exceed \$400. \*\*APR = Annual Percentage Rate. Offer of credit subject to application and credit-worthiness. Year, make, and model may affect rate. Stated rate available for cars 2019 and newer. A sample monthly payment for a loan of \$20,000 and a term of 36 months at 5.24% APR would be approximately \$601.46. Rates reflect an additional 0.25% 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 April 30, 2025.

## WE MAKE YOUR DREAM REMODELS COME TRUE

Qualified Home Equity  
Line of Credit (HELOC)  
recipients will get a  
**\$100 Home Depot  
gift card\*\***

**RATES  
STARTING AT  
6.99%\*  
APR**

**THINK BIG  
BANK SMALL**



**STARK**  
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\*APR = Annual Percentage Rate. Rates are subject to change. Variable APR of 6.99% is The Wall Street Journal's Prime Rate, presently 7.50%, 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 every one who is approved for a Home Equity Loan and has a \$10,000 minimum initial draw. Call for details. Offer ends on May 31, 2025.



# Info

## WHY YOUR CHILD NEEDS A YOUTH ACCOUNT



You've got your own checking and savings account. So, do you wonder why you'd want to open another account just for your child?

Here's why

### SUPER SAVINGS

Youth accounts are an ideal way for your child's money to grow. Our youth savings accounts offer:



**ZERO ANNUAL FEES**



**COMPETITIVE DIVIDEND RATES**



**LOW OPENING BALANCE REQUIREMENTS**

Let your child experience firsthand how a penny saved is truly a penny earned!

### LET'S TALK TEENS

Your teens seek:



**INDEPENDENCE**

You seek:



**PEACE OF MIND**

The solution:



**A DEBIT CARD WITH DAILY SPENDING LIMITS**

Problem solved! With your teen's own debit card and linked youth account, they can shop on their own. As a bonus, you don't have to worry about them racking up a huge bill.

### FUNASTICALLY EDUCATIONAL

We're more than just a gigantic piggy bank; we want to make banking and saving fun! That's why every child with an open youth account can also access our other fun resources.

Let your child's introduction to money management be super fun!



### INDEPENDENCE

Every child likes doing things on their own. So let your kid feel grown up with their very own youth account. It's the first step toward a lifetime of important financial responsibility!

## Q1 DIVIDEND

YOUR BOARD OF DIRECTORS HAS DECLARED **1% APY DIVIDEND** FOR THE FIRST QUARTER OF 2025 FOR ALL **REGULAR AND SECONDARY SHARE ACCOUNTS**

**1.00%APY**

**STARK**

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## OUR Q2 CHARITY IS THE STARK COUNTY HUMANE SOCIETY

WE WILL **DONATE \$25** FOR EVERY NEW CHECKING OR SWIPE & GO ACCOUNT OPENED AND **ACCEPT CASH AND PET SUPPLIES** AT EACH OFFICE.



## 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.

# Spring Cleaning Your Finances: 5 Steps to Review and Adjust Your Budget

By Larry Hackenberg

As the flowers bloom and the days grow longer, spring is the perfect time to refresh not just your home but also your finances. Here are a few ways to refresh your budget.

## Step 1: Assess Your Current Budget

Start by reviewing your income and expenses over the past few months. Identify areas where you may be overspending and where you could reallocate funds to better align with your financial goals.

## Step 2: Cut the Clutter

Are there subscriptions you no longer use? Dining out expenses creeping up? Look for unnecessary expenses that you can trim. Even small savings add up over time.

## Step 3: Adjust for Life Changes

Have there been any major changes in your income, expenses, or financial goals? Whether you've received a raise, taken on new debt, or have upcoming expenses, adjust your budget accordingly to stay on track.

## Step 4: Automate and Save

Spring is a great time to automate bill payments and savings contributions. Set up automatic transfers to your emergency fund, retirement accounts, or other savings goals to make managing money effortless.

## Step 5: Plan for the Future

Take this opportunity to reassess long-term financial goals. Are you saving enough for retirement, a home, or an upcoming vacation? Adjust your budget to align with what truly matters to you.

By giving your budget a seasonal refresh, you'll not only feel more in control but also set yourself up for financial success. A little spring cleaning today can lead to a brighter financial future!



**2209 Fulton Rd NW  
Canton, OH 44709  
Call 330-489-9999 for  
more information.**



### 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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