



Member News

NEW KID'S ACCOUNTS GET **AIRPODS**

DEPOSIT AT LEAST \$50 FOR A NEW CHILDREN'S ACCOUNT AND ENSURE:
main character aura



YOUTH SAVINGS MONTH



*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, \$130. 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 \$130) 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. This offer cannot be combined with any other promotional offer. SFCU reserves the right to cancel the promotion at any time. Offer ends May 31, 2026.

ANNUAL MEETING IS THIS MONTH

**MONDAY
APRIL 13TH
ALLIANCE OFFICE**

1281 S. Sawburg Ave
Alliance, OH 44601

Please call
330.493.8325
to reserve a spot.

In This Issue

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SHARE CERTIFICATE SPRING SPECIAL

5-MONTHS **3.70% RATE**
3.75% APY*



*APY = Annual Percentage Yield. APY is accurate as of 3/30/2026. Total balance of 5-month CD will automatically roll into a 6-month CD at the current rate once 5-month special term is over. Fees such as a penalty for early withdrawal on Share CDs may reduce earnings. A minimum of \$500 is required to participate in special CD and offered APY. 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, Carroll, Portage, Summit, Tuscarawas, or Wayne County. Federally Insured by NCUA. Equal Housing Opportunity. Rates subject to change at any time.

REFI & ROLL

REFINANCE YOUR AUTO LOAN FROM ANOTHER LENDER

1% CASH BACK

UP TO \$400*

RATES AS LOW AS **4.49% APR****

*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 creditworthiness. Year, make, and model may affect rate. Stated rate available for cars 2020 and newer. A sample monthly payment for a loan of \$20,000 and a term of 36 months at 4.49% APR would be approximately \$594.78. 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, 2026.

FLEXIBILITY WHEN YOU NEED IT MOST

GET A HOME EQUITY LOAN OR LINE OF CREDIT



THE HOME DEPOT
\$100 GIFT CARD

STARK
Federal Credit Union



RATES START AT:
6.24%* APR

NCUA
THINK BIG
BANK SMALL

*APR = Annual Percentage Rate. Loans and lines of credit are subject to credit worthiness and membership eligibility. Rates may be different and are based on your personal credit history, loan to value, and term of the loan. Home Equity Line of Credit (Variable Rate): Your home equity contract rate is variable and subject to change monthly based on Wall Street Journal Prime Rate. The rate is based on your creditworthiness, loan to value, and Stark Federal Credit Union's lending policies. Rate are as low as Prime minus .51%. Your rate will vary but never exceed 18.00% APR and never fall below 5.00%. Monthly Payments will be \$100 or 1% of the HELOC balance, whichever is greater. Annual fee is \$60. Home Equity Loan (Fixed Rate): Fixed rate options allow you to borrow up to 100% of the appraised value of your home, minus your outstanding mortgage balance. Stated rate above is available for loan amounts over \$5,000 for 0-60 months and less than 80% loan to value. Sample payment: If you borrow \$25,000 secured by an owner-occupied home, for 60 months at 6.24% APR, the monthly payment would be approximately \$486.05. **Stark Federal Credit Union will give a \$100 Home Depot gift card to everyone who is approved and takes an initial draw of \$10,000 or greater on a Home Equity Loan or Home Equity Line of Credit. Offer ends on May 31, 2026

REFERRING IS EASY

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

\$200 FOR YOU.
(and them)

REFER PEOPLE AND YOU'LL ALL GET: **\$200**

STARK
Federal Credit Union

LIMIT 3 REFERRALS PER EXISTING MEMBER

Give this invitation to a friend, family member or coworker to fill out and return. When they open a checking account or loan, we'll give you each \$200.

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. The existing member will also receive \$200 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. This offer cannot be combined with any other promotional offer. Credit Union employees, officials and members of their immediate family are not eligible to receive referral rewards. This promotion will run until April 30, 2026. SFCU is federally insured by NCUA.

Info

SFCU Checking Accounts Empower Your Teen's Financial Future



Give them a head start. Teens learn to manage their own money with a personal debit card.



Stay in the loop. Easily monitor transactions and set spending limits to guide safe, smart financial decisions.



Build good habits early. Watch them track spending and save for what matters most.



Safer than cash. Secure, trackable, and easy to freeze if the card goes missing.

Q1 DIVIDEND

YOUR BOARD OF DIRECTORS HAS DECLARED **0.75% APY DIVIDEND** FOR THE FIRST QUARTER OF 2026 FOR ALL **REGULAR AND SECONDARY SHARE ACCOUNTS**

0.75% APY

OUR Q2 CHARITIES ARE THE HUMANE SOCIETIES OF STARK AND SUMMIT COUNTIES



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

ONLINE BANKING UPGRADE



Changes are coming soon.



WATCH OUR WEBSITE, FACEBOOK PAGE, & EMAIL FOR UPDATES.

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.

What Your Tax Return Can Teach You About Your Financial Plan

By Larry Hackenberg

Your tax return isn't just paperwork. It's a snapshot of your financial life. Reviewing it can reveal insights that strengthen your financial plan. Here's how to make the most of your annual report.

- 1. Review Income Sources:** See where your money is coming from: wages, investments, or side income. Trends can show if your portfolio and career align with your goals.
- 2. Track Deductions and Spending:** Deductions highlight where you spend and give which will help to identify areas to optimize taxes or redirect funds toward your priorities.
- 3. Evaluate Investments:** Capital gains and losses reveal how your investments performed and may uncover opportunities like tax loss harvesting.
- 4. Check Retirement Progress:** Your return shows contributions to tax-advantaged accounts. Use it to ensure your retirement plan is on track.
- 5. Spot Surprises Early:** Unexpected tax bills can expose gaps in withholding or planning. Catching them early keeps your plan resilient.

Think of your tax return as a financial report card. It shows what's working, what's not, and where you can adjust. Make the most of this report by using it to help make smarter decisions for the year ahead. As a credit union member, if you need personalized advice or a second opinion, please feel free to give us a call or talk to a teller.



**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: 330.493.8940

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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FEDERALLY INSURED BY NCUA

