

August 2025

starkcu.org

STARK

Federal Credit Union



Member News

COLLEGE IT'S (EXPENSIVE)²

GET A SFCU BACK-TO-SCHOOL LOAN

STARK
Federal Credit Union

BORROW UP TO:
\$2000
FOR 12 MONTHS

RATES
STARTING AT **8.49% APR***

THINK BIG
BANK SMALL



*APR = Annual Percentage Rate. All loans subject to credit approval. Loan rates are based on credit score and term of loan. Sample: For a \$2,000 loan for a term of 12 months with a 8.49% APR, the payment will be approximately \$174.47 a month. Stark Federal reserves the right to cancel or modify the promotion at any time. The Back-to-School Loan is available until August 31, 2025.

UPCOMING HOLIDAY CLOSURES



In This Issue

Dollar Dog Nights

Financial Planning

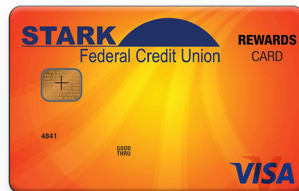
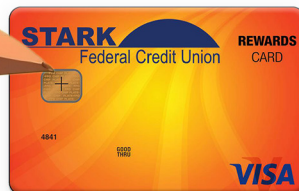
Boost Financial Productivity

Promotions

OUR **SECONDARY SAVINGS**
ACCOUNTS GET YOU TO WHERE
YOU WANT TO GO

Save for your next vacation, car,
holiday, or **whatever you want!**

Federally insured by NCUA



Earn double rewards points (\$1 = 2 points) on all travel-related purchases (domestic flights, gas, hotels, restaurants) during the promo period (July / August). Max reward amount is \$10,000. Offer ends August 31.

NEED A CAR LOAN?
WE AUTO BE TOGETHER

FINANCE A CAR WITH US & **PAY NOTHING FOR 90 DAYS***



*Call for rates and terms. First payment will be due 90 days from closing of the loan. Offer valid on new loans for vehicles 2019 and newer only. Finance charges begin accruing as of the loan disbursement date. APR = Annual Percentage Rate. Loan rates are based on credit score and term of loan. Existing Stark Federal Credit Union loans are not eligible for the promotion. All loans are subject to approval meeting standard credit union underwriting guidelines. Rates are subject to change. Stark Federal reserves the right to cancel or modify the promotion at any time. Offer is valid until August 31, 2025.



YOU EARNED IT
GRAD AUTO LOAN PROGRAM

RECENT COLLEGE GRAD? CELEBRATE WITH A **NEW CAR!**

LOWER RATES
FRIENDLY SERVICE

STARK
Federal Credit Union

THINK BIG
BANK SMALL



For well-qualified members who meet the criteria of the First Time Auto Loan Program, subject to approval by SFCU. Offer applies to eligible college graduates who have graduated within the past two years or will graduate within the next six months with a master's, bachelor's, or associate degree from a U.S. accredited college, or those otherwise who have never received an auto loan from a financial institution. Call for rates and terms. APR = Annual Percentage Rate. Loan Rates are based on credit score and term of loan. All loans are subject to approval meeting standard credit union underwriting guidelines. Rates are subject to change. Stark Federal reserves the right to cancel or modify the promotion at any time.

DOLLAR DOG NIGHTS ARE BACK!

Check out our **Facebook page** throughout the **High School Football season** to see participating schools and dates so that you can score **dollar dogs** throughout the Fall!



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Info

STARK Federal Credit Union FINANCIAL PLANNING FOR YOUNG ADULTS



CREATING A BUDGET

Track your spending to understand where your money goes. By categorizing expenses like rent, groceries, and entertainment, you can easily spot and cut unnecessary costs.

TIPS 1

BUILDING AN EMERGENCY FUND

Get insurance to protect yourself from unexpected problems, like medical bills or accidents and work to save up to 3-6 months of expenses in an emergency account.



TIPS 2



SAVING

Build a habit of saving regularly. Think of it as planting seeds for your financial future. Consistent small savings can grow through smart choices like high-yield accounts or investments.

TIPS 3

SHRED DAYS

DRESSLER - 8/9 9AM-NOON
ALLIANCE - 8/16 9AM-NOON

SHRED DAYS ARE HERE! WE WILL HAVE TRUCKS TO SHRED AND RECYCLE YOUR DOCUMENTS. STARK COUNTY HUNGER TASK FORCE WILL ALSO BE ON SITE TO ACCEPT FOOD AND MONETARY DONATIONS. **LIMIT OF 3 BAGS OR BOXES PER INDIVIDUAL. NO BUSINESSES, PLEASE.**

ONE MILLION SHEETS

THIS **SEPTEMBER**, WE WILL BE HOLDING OUR ANNUAL **ONE MILLION SHEETS COMPETITION**, WHERE YOU WILL BE ABLE TO **VOTE FOR YOUR FAVORITE LOCAL SCHOOL TO WIN ONE MILLION SHEETS OF PAPER!**

1ST PRIZE: 1 MILLION SHEETS
2-5TH: 250K SHEETS EACH

MORE INFO TO COME!



Q3 CHARITY AMERICAN CANCER SOCIETY

OUR ANNUAL BASKET RAFFLE FOR **STRIDES AGAINST BREAST CANCER** WILL BEGIN AGAIN IN SEPTEMBER
BE ON THE LOOKOUT FOR MORE INFO

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.

Don't Let August Drift: Use Lazy Days to Boost Financial Productivity

By Larry Hackenberg

August often brings slower schedules, quiet offices, and a bit of breathing room before fall kicks into gear. It's the perfect time to tackle a few small but meaningful financial tasks that are easy to put off during busier months.

1. Update Your Beneficiaries

Have you changed jobs, gotten married, or welcomed a new family member? Take a few minutes to review beneficiary designations on retirement accounts, life insurance policies, and investment accounts. These override your will—so keeping them current is critical.

2. Review Your Budget

Use a budgeting app or spreadsheet to check in on your spending. Are there subscriptions you no longer use? Could you redirect summer spending into savings as fall approaches?

3. Check Your Credit

You're entitled to a free credit report every year from each bureau. Reviewing your report helps you catch errors or signs of fraud early.

4. Organize Important Documents

Consolidate financial files, insurance information, or estate planning documents. Scan paper records and save them securely in the cloud.

5. Automate What You Can

Automate savings contributions, bill payments, or even charitable giving. It helps you stay on track without needing to think about it each month.

Even just one or two small financial wins can make a big difference over time. Use August's slower pace to get ahead while it's still quiet. 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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