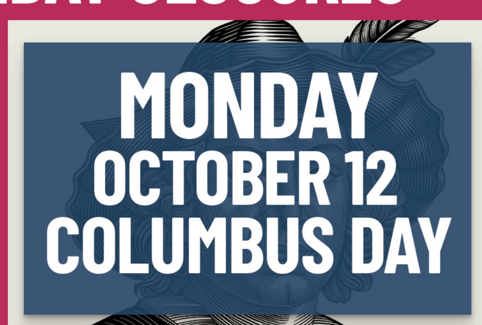
August 2026
starkcu.org

STARK Federal Credit Union

Member News

APR = Annual Percentage Rate. Approximate monthly payment for a loan of $200,000 at 6.40% APR for 360 months would be $1,252. Rate and APR are subject to change without notice. Offer applies to primary, owner-occupied residential first conventional mortgages (not VA and FHA) with at least a 20% down payment. Subject to credit approval, income verification, and property evaluation. 720+ credit score and 40% or less Debt-to-Income ratio required. Not all applicants will qualify for the lowest rates or maximum loan amounts. Property insurance is required; flood insurance may be required if the property is located in a Special Flood Hazard Area. Stark Federal Credit Union reserves the right to modify or terminate this offer at any time without prior notice. Stark Federal CU is open to anyone who lives, works, worships, or attends school in Stark, Carroll, Portage, Summit, Tuscarawas, or Wayne County, Ohio. Federally insured by NCUA. Equal Housing Lender. NMLS #455735.

UPCOMING HOLIDAY CLOSURES



In This Issue

Promotions

*APY = Annual Percentage Yield. APY is accurate as of 7/3/2026. 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. Dividends compound quarterly. 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. Rates subject to change at any time.

SCHOOL SUPPLIES AREN'T CHEAP

GET A **BACK-TO-SCHOOL LOAN** UP TO

$2000

FOR 12 MONTHS

RATES STARTING AT **6.99%** APR*

*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 6.99% APR, the payment will be $173.08 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, 2026.

*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 72 months at 4.49% APR would be approximately $317.45. 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. Rates are subject to change.**First payment will be due 90 days from closing of the loan. Finance charges begin accruing as of the loan disbursement date. All loans are subject to approval meeting standard credit union underwriting guidelines. Stark Federal reserves the right to cancel or modify the promotion at any time. Membership available to anyone who lives, works, attends school or worships in the following Ohio counties: Stark, Carroll, Portage, Summit, Tuscarawas, or Wayne. This offer expires August 31, 2026.

YOU EARNED IT

GRAD AUTO LOAN PROGRAM

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

LOWER RATES
FRIENDLY SERVICE

STARK Federal Credit Union

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. Applicant must provide proof of employment. 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.

DO YOU HAVE AN SFCU VISA ORANGE CARD?

EARN **2X REWARDS** POINTS ON TRAVEL SPENDING **THROUGH AUGUST 31***

*Earn double rewards points ($1.00 = 2 Points) on all travel-related purchases (domestic flights, gas, hotels, restaurants) during the promo period (June / July / August). Max reward amount is $10,000. Offer ends August 31, 2026.

Info

THINK BEFORE YOU CONNECT: THE PUBLIC Wi-Fi GLASS HOUSE

PUBLIC WI-FI IS A GLASS HOUSE

WHAT THEY CAN SEE:

UNENCRYPTED DATA: Login details, passwords.

BROWSING HISTORY: Sensitive websites and searches.

LOCATION & IDENTITY: Real-time tracking and personal profiles.

STAY SAFE: YOUR 'SHUTTERS':

USE A VPN: Encrypts your connection immediately.

CHECK FOR 'HTTPS': Secure websites only.

DISABLE AUTO-JOIN: Ask to connect every time.

ALWAYS PROTECT YOUR PERSONAL DATA ON PUBLIC NETWORKS

Shred Days 2026!

This August, we will have trucks to shred and recycle your unwanted 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.

DRESSLER – 8/22
9am-Noon

ALLIANCE - 8/29
9am-Noon

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

THE UPGRADE TO OUR ONLINE BANKING SYSTEM IS SCHEDULED FOR WEDNESDAY, SEPTEMBER 9

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

STARKCU.ORG/upgrade

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.

The Cost of Waiting

By Eric Cameron

Summer has a way of reminding us how quickly time passes. Vacations come and go, children head back to school, football season returns, and before we know it, another year is ending. It is a reminder that time doesn't slow down, making now the perfect time to review your financial goals before the year gets away from you.

1. Start Before You Feel Ready

Many people delay investing in or planning for their future, because they're waiting for the "right time." The best time to start is now.

2. Revisit Your Goals

Have your priorities changed this year? A quick review of your retirement, savings, insurance, or estate plan can help ensure everything still aligns with your goals.

3. Small Steps Add Up

Consider making one small improvement to your financial plan this month. Increasing your retirement contribution, adding to your emergency fund, or paying a little extra toward your debt today can make a meaningful dilerence over time.

4. Celebrate Your Progress

Take time to recognize the progress you've made in your financial journey. Every milestone is worth celebrating and can give you confidence to keep building toward what's next.

Summer may be coming to an end, but it's not too late to invest in your future. Every step you take today builds a stronger tomorrow. So, why wait?

As a credit union member, if you'd like help creating or reviewing your financial plan, Hackenberg Financial Group is here to help. Feel free to give us a call or speak with a teller to take the next step

HACKENBERG FINANCIAL GROUP

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

STARK Federal Credit Union

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.

starkcu.org

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★2025★ THE OFFICIAL COMMUNITY'S CHOICE AWARDS Stark County WINNER

EQUAL HOUSING OPPORTUNITY

FEDERALLY INSURED BY NCUA