

December 2024

starkcu.org

STARK

Federal Credit Union



Member News

NEW KIDS' ACCOUNTS GET

\$50*



**NEW SAVINGS
ACCOUNTS FOR
CHILDREN UNDER
THE AGE OF
18 ARE ELIGIBLE**

STOP BY OUR OFFICES IN:

- JACKSON TOWNSHIP
- CANTON
- ALLIANCE

AND GET STARTED!

STARK

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NCUA

**THINK BIG
BANK SMALL**

*The child's account will receive a \$50 "Thank You" bonus. 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. 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. Offer ends December 31, 2024.

Upcoming Holiday Closings

**TUESDAY
DECEMBER 24
CHRISTMAS EVE
(CLOSING AT 1:00 PM)**

**WEDNESDAY
DECEMBER 25
CHRISTMAS**

**TUESDAY
DECEMBER 31
NEW YEARS EVE
(CLOSING AT 1:00 PM)**

**WEDNESDAY
JANUARY 1
NEW YEARS DAY**

**MONDAY
JANUARY 20
MLK DAY**

In This Issue

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0% CREDIT CARD BALANCE TRANSFER APR* ON ALL TRANSFERRED BALANCES FOR 12 MONTHS*

TRANSFER FEE IS 3.5% OR \$10; WHICHEVER IS GREATER

STARKCU.ORG/SNOWBALL

330.493.7602

LET THE SAVINGS SNOWBALL

STARK Federal Credit Union

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*APR = Annual Percentage Rate. SFCU loans are subject to credit approval. Balance transfer fee is 3.5% or \$10, whichever is greater. Standard rates apply for new purchases. Balance transfer promotion only valid on SFCU VISA Orange Rewards card. Length of promotional period will be 0% APR for 12 billing cycles from date of last balance transfer. Promotion APR available for new balance transfers only and applies to transfers made between December 1, 2024 - February 28, 2025. After the promotional period ends, the standard variable APR will be applied to unpaid promotional balances. The standard variable APR for our VISA Orange rewards card is currently 17.00% APR. APR is determined when you open your account and is based upon your creditworthiness. After that, your APR will vary with the market based on the prime rate plus a margin. Card holders must be current on their payments and meet standard guidelines for credit increase approval. Other restrictions may apply. Stark Federal reserves the right to cancel this offer at any time. This offer cannot be combined with any other promotional offer. Offer expires February 28, 2025.

\$2 MALLEY'S CHOCOLATE

STOP IN AT ONE OF OUR OFFICES AND BUY A **MALLEY'S CHOCOLATE BAR** AT THE TELLER WINDOWS!

PROCEEDS WILL BE USED TO PURCHASE **LEGO SETS FOR CHILDREN IN NEED** AND DONATED TO THE **SALVATION ARMY OF CANTON AND THE SALVATION ARMY OF ALLIANCE!**



NEED EXTRA CASH FOR THE HOLIDAYS? APPLY FOR OUR HOLIDAY LOAN

GET UP TO **\$2000** FOR 12 MONTHS

RATES AS LOW AS **8.49% APR***

NCUA

STARK Federal Credit Union



*APR = Annual Percentage Rate. All loans are subject to credit approval. Sample: For a \$2,000 loan for a term of 12 months with a 8.49% APR, the payment will be 174.47 a month. Stark Federal reserves the right to cancel or modify the promotion at any time. The Holiday Loan is available until December 31, 2024.

RATES DOWN ↓ CASH UP ↑ \$400 CASH* BACK

RATES AS LOW AS: **4.99% APR**** FOR 36 MONTHS



STARK Federal Credit Union

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THINK BIG BANK SMALL

*Up to \$400 will be deposited into your account upon closing. Earn \$100 for every \$10,000 you refinance up to \$400. 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 2018 and newer. A sample monthly payment for a loan of \$20,000 and a term of 36 months at 4.99% APR would be approximately \$599.30. 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 December 31, 2024.

Info

CREDIT CARDS AND THE HOLIDAYS

NAUGHTY: FINANCING YOUR GIFT- GIVING

It's tempting to pull out the plastic to pay for all those gifts, but it's also irresponsible if you can't pay for it right away. You'll wind up paying much more in interest and you'll likely carry the balance well into the new year.

NICE:

SPENDING REWARDS ON HOLIDAY PURCHASES

Now's the time to cash in those points! Most companies offer discounts on gift cards, which make for great gifts.

NICE:

PAYING FOR HOLIDAY TRAVEL

Funding your holiday travel costs with credit is a great idea. Most major credit cards offer insurance for rental cars and cancellation policies for flights.

NAUGHTY: GUILT SPENDING

Instead of telling someone you care with a pricey gift you can't afford, express your feelings with a thoughtful message and an inexpensive gift.

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.

Five Steps to Setting Financial Goals for the New Year

by Larry Hackenberg

The start of a new year is the perfect time to take charge of your finances. Whether you want to pay off debt, save for a vacation, or plan for retirement, setting clear goals can help you succeed. Follow these five steps to make your financial resolutions a reality:

1. Reflect on Last Year

Review your financial wins and challenges. Understanding what worked, and what didn't, helps you set realistic goals for the year ahead.

2. Set Clear, Specific Goals

Avoid vague resolutions like "save more money." Instead, aim for something measurable, such as "save \$5,000 by year-end" or "pay off \$3,000 in debt."

3. Prioritize Your Goals

Focus on the most urgent needs first, such as building an emergency fund or paying down high-interest debt, while also planning for longer-term objectives like retirement.

4. Create a Plan

Break each goal into actionable steps. For example, to save \$5,000 in a year, set aside \$417 each month. Automate savings to make consistent progress.

5. Track and Adjust

Monitor your progress regularly. I suggest at least monthly. If life throws you a curveball, don't be afraid to modify your plan.

By following these steps, you'll turn your financial goals into achievable milestones and set yourself up for a successful year. And remember, there is no such thing as "falling off". If you get off track, be willing to start again and make adjustments as needed.



**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: 330.493.8941

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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