

December 2025

[starkcu.org](http://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**

**THINK BIG  
BANK SMALL**



**STARK**  
Federal Credit Union

\*The child's account will receive a \$50 "Thank You" bonus. 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. 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, 2025.

## UPCOMING HOLIDAY CLOSURES

**TUESDAY  
DECEMBER 2ND  
(CLOSING AT 4:00 PM)**

**THURSDAY  
DECEMBER 25TH  
CHRISTMAS**

**THURSDAY  
JANUARY 1ST  
NEW YEARS DAY**

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

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

**MONDAY  
JANUARY 19TH  
MLK DAY**

## In This Issue

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# Promotions

## CHIP AWAY HOLIDAY DEBT 0% APR\* BALANCE TRANSFER

ON ALL TRANSFERRED CREDIT CARD BALANCES FOR 12 MONTHS\*\*

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



\*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 valid on SFCU Visa Orange Rewards Card and SFCU Visa Royal 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, 2025 - February 27, 2026. After the promotional period ends, the standard fixed APR will be applied to unpaid promotional balances. The standard fixed APR for our Visa Orange Rewards Card is currently 16.25% APR, and the APR range for the Visa Blue Royal Card is currently between 11.25%-17.99%. 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. Cardholders 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 27, 2026.

## REFINANCE YOUR LOAN REFUEL YOUR WALLET

REFI AN AUTO LOAN WITH SFCU AND GET 1% BACK UP TO \$400\*\*



\*APR = Annual Percentage Rate. \*\*One percent of the refinanced loan amount, up to \$400, will be deposited into your account upon closing. Cash back will not exceed \$400. Offer of credit subject to application and creditworthiness. 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 4.74% APR would be approximately \$597.10. 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, 2025.

## MALLEY'S CHOCOLATE

Proceeds will be used to purchase LEGO sets for children in need and donated to the Salvation Army

PURCHASE AT TELLER WINDOWS

\$2  
PER BAR



## THIS HOLIDAY SEASON...

# DREAM BIG

GET A HOLIDAY LOAN UP TO

# \$2000

RATES STARTING AT 6.99% APR\*

THINK BIG  
BANK SMALL



STARK  
Federal Credit Union

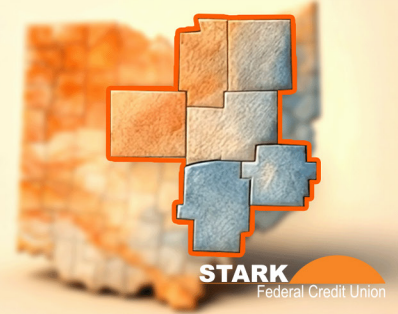


\*APR = Annual Percentage Rate. All loans are subject to credit approval. Loan rates are based on credit score and term of loan. Sample: For a \$2,000 loan for a term of 12 months with a 6.99% APR, the payment will be \$173.06 a month. Stark Federal reserves the right to cancel or modify the promotion at any time. The Holiday Loan is available until December 31, 2025.

# Info



**OUR FAMILY IS GROWING**  
 IN ADDITION TO **STARK** AND **CARROLL** COUNTIES,  
 STARK FEDERAL CREDIT UNION NOW SERVICES:  
**PORTAGE | SUMMIT | TUSCARAWAS | WAYNE**



## 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.



# How to Do a Holistic Year-End Financial Review

By Larry Hackenberg

Most people treat year-end financial planning as a tax exercise—gather documents, file, and move on. But a meaningful review should look far beyond your return. A holistic approach helps ensure your financial strategy still reflects your life, goals, and the changes you experienced this year.

- 1. Start With Your Life Changes:** Before touching numbers, ask what shifted this year—career moves, major purchases, family updates, or new priorities. These changes shape your financial plan more than anything else.
- 2. Revisit Your Goals:** Are your goals still relevant? Do timelines need adjusting? Did you accomplish something big that opens room for new priorities? Make sure your plan reflects who you are today.
- 3. Strengthen Your Financial Foundation:** Review your emergency savings, debt strategy, and insurance coverage. A solid foundation provides stability through any market or life transition.
- 4. Review Your Portfolio as a Whole:** Look at your overall asset allocation and risk level—not individual positions. Consider whether your portfolio still supports your long-term goals and whether rebalancing is needed.
- 5. Update Estate and Legacy Details:** Confirm beneficiaries, documents, and wishes are current. These items are often overlooked but are key to long-term protection.
- 6. Incorporate Tax Strategy:** Once your broader plan is clear, use tax moves—like charitable giving, contributions, or loss harvesting—to support your strategy, not drive it.

A holistic year-end review gives you clarity and confidence heading into the new year, ensuring your financial plan grows alongside your life. 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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