



# Member News

## GROW YOUR SAVINGS AT SFCU

Interest Received over 10 years on a \$5,000 deposit

- COMPARATIVE RATE - 0.10% APY\*
- SFCU - 0.75% APY\*\*

\$5.00  
\$37.50

YEAR 1

\$25.05  
\$190.33

YEAR 5

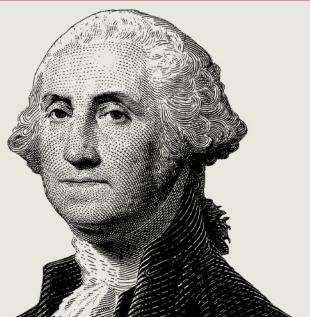
\$50.23  
\$387.91

YEAR 10

\*Statement based on Basic Savings rate statistics of four Stark County banks as of 1/13/26. None of the comparative rates exceeded 0.10% APY. Rates subject to change. \*\* APY=Annual Percentage Yield. APY may be lower than the rate depending on the average daily balance in the account for the dividend period. Fees may reduce earnings. Rate subject to change. For Regular Share, Sub Share/Smart Saver, and IRA Share Accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. A member will lose dividends if the account is closed before accrued dividends are credited. A minimum balance of \$200 is required to earn dividends. Federally insured by the National Credit Union Administration. Dividends are paid quarterly. Call for current rates and information. Rates effective 1/1/2026. Calculated returns based on current rates over stated time periods. Returns calculated with yearly compounded interest.

## UPCOMING HOLIDAY CLOSURES

MONDAY  
FEBRUARY 16TH  
PRESIDENTS DAY



### In This Issue

Annual Meeting

How To Read A Credit Report

The Power of Financial  
Partnership

# Promotions

## WATCH YOUR MAIL FOR TAX FORMS

YOU WILL RECEIVE A **1099** IN THE MAIL IF YOU ACQUIRED **\$10.00 OR MORE IN TAXABLE DIVIDEND INCOME**. LIKEWISE, YOU WILL RECEIVE A **1098 FORM** IF YOU PAID OVER **\$600 IN INTEREST ON A REAL ESTATE LOAN**.

USE **241274598** FOR THE **ROUTING AND TRANSIT (ABA) NUMBER** TO HAVE YOUR TAX REFUND DIRECTLY DEPOSITED INTO YOUR STARK FEDERAL ACCOUNT.

## 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



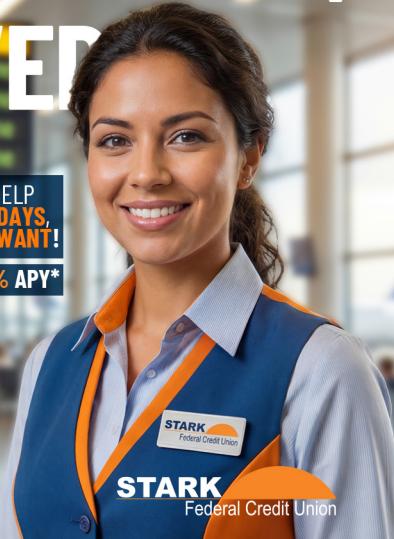
**STARK**  
Federal Credit Union

\*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 15.75% APR, and the APR range for the Visa Blue Royal Card is currently between 10.75%-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.

## SAVINGS GOALS ACHIEVED

OUR **SMART SAVER ACCOUNTS** HELP YOU SAVE FOR VACATIONS, HOLIDAYS, NEW CARS, OR WHATEVER YOU WANT!

CURRENT DIVIDEND RATE : **0.75% APY\***



\*APY=Annual Percentage Yield. APY may be lower than the rate depending on the average daily balance in the account for the dividend period. Fees may reduce earnings. Rate subject to change. For Regular Share, Sub Share/Smart Saver, and IRA Share Accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. A member will lose dividends if the account is closed before accrued dividends are credited. A minimum balance of \$200 is required to earn dividends. Federally insured by the National Credit Union Administration. Dividends are paid quarterly. Call for current rates and information. Rates effective 1/1/2026

## BUY NOW. LAUNCH LATER. GET A BOAT LOAN TODAY

RATES STARTING AT:

**7.74** %  
APR\*

**STARK**  
Federal Credit Union



\*APR = Annual Percentage Rate. All loans subject to approval. Rates based on credit history. A sample payment at 7.74% APR would be \$31.22 per \$1,000 borrowed on a 36 month loan.

## OUR Q1 CHARITY IS THE STARK COUNTY HUNGER TASK FORCE

WE ARE COLLECTING FOOD FOR THE BACKPACK FOR KIDS PROGRAM, AS WELL AS ACCEPTING CASH DONATIONS AND DONATING **\$25 FOR EVERY CHECKING ACCOUNT OPENED THROUGH MARCH 31**.



# Info

## HOW TO READ A CREDIT REPORT

Here's A simple breakdown of the sections in a credit report. It's ideal for those new to credit.



### Personal Information

Verify name, address, and ID numbers.

### Account Summary

Overview of your credit lines and balances.



### Payment History

Shows on-time or missed payments.



### Public Records

Any bankruptcies or legal judgments.

**STARK**  
Federal Credit Union

**ANNUAL MEETING  
IS COMING UP**

Don't forget,  
our **ANNUAL  
MEETING** is  
coming up!

It will be held  
at **6pm on  
April 13th,  
2026** at our  
**Alliance  
Office**

**1281 S. Sawburg Ave  
Alliance, OH 44601**

Please call  
**330.493.8325**  
to reserve a spot.



**STARK**  
Federal Credit Union

## Easy Loan Application

### INDIVIDUAL CREDIT

### JOINT CREDIT

Member Name \_\_\_\_\_

Account Number \_\_\_\_\_

Joint Applicant Name \_\_\_\_\_

Amount Requested \$ \_\_\_\_\_

Phone Number \_\_\_\_\_

Term \_\_\_\_\_

Cell phone Number \_\_\_\_\_

Applicant's Employer \_\_\_\_\_

Purpose of Loan:      Vehicle      Signature

Monthly Income \_\_\_\_\_

If vehicle, what year, make & model?

Joint Applicant's Employer \_\_\_\_\_

Monthly Mortgage/Rent Payment? \_\_\_\_\_

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 Power of Financial Partnership

By Eric Cameron

When it comes to financial planning, one of the most powerful advantages a couple can have is partnership. Planning as a team creates clarity, alignment, and confidence that no individual strategy can fully replace. Each partner brings their own experiences, priorities, and concerns to the table.

## 1. Shared Goals

Financial partnership begins with conversation, not numbers. Before discussing investments or savings targets, it's important to talk about goals: What does financial security mean to each of you? What are you working toward together in the next five, ten, or twenty years? These discussions help turn abstract ideas like "retirement" or "success" into shared objectives.

## 2. Confident Decision-Making

Planning together also encourages better decision-making. When both partners understand the reasoning behind financial choices, there's less second-guessing during market volatility or life changes. Decisions feel intentional rather than reactive. This shared understanding can be especially valuable during transitions such as career changes, growing a family, or preparing for retirement.

## 3. Accountability & Consistency

Another benefit of financial partnership is accountability. Working toward common goals makes it easier to stay disciplined and consistent over time. Progress becomes something you track together, celebrate together, and adjust together when life inevitably changes.

Ultimately, financial planning for couples isn't about control or compromise. It's about collaboration. The goal isn't for both partners to think the same way about money, but to move forward with a shared plan and mutual trust. 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.

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

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