

January 2025

starkcu.org

**STARK**

Federal Credit Union

# Member News



**THINK BIG  
BANK SMALL**

**0% APR\*** **BALANCE TRANSFER**  
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



**NO  
ANNUAL  
FEE**



\*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 16.50% 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.

## Upcoming Holiday Closings

**MONDAY  
JANUARY 20  
MLK DAY**

**MONDAY  
FEBRUARY 17  
PRESIDENTS DAY**

**SAVE THE DATE! SFCU ANNUAL MEETING WILL BE APRIL 14, 2025**

## In This Issue

**Secondary Savings Accounts**

**Creating Strong Passwords**

**Tax Planning Tips**



# Promotions

## WE GET YOU WHERE YOU WANT TO GO

STARK  
TIME  
SUMMER  
FALL  
WINTER  
SUMMER 2026

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

**STARK**  
Federal Credit Union



AS OF 12/31/24 THE  
CURRENT DIVIDEND  
RATE = 1.00 APY\*

NCUA

**THINK BIG  
BANK SMALL**

\* 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, IRA Share, And Christmas Club 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 12/31/2024.

## NOTICE:

**WE HAVE  
INSTALLED  
NEW ATMs AT  
ALL LOCATIONS**



## FOURTH QUARTER DIVIDENDS

YOUR BOARD OF DIRECTORS HAS DECLARED A **1.00% APY DIVIDEND** WITH A **.25 BONUS DIVIDEND** FOR THE FOURTH QUARTER OF 2024 FOR ALL **REGULAR SHARE ACCOUNTS** AND **SECONDARY SHARE ACCOUNTS**

**1.25% RATE 1.26% APY TOTAL**

## 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**.

ALSO, DON'T FORGET TO USE **241274598** FOR THE **ROUTING AND TRANSIT (ABA) NUMBER** TO HAVE YOUR TAX REFUND DIRECTLY DEPOSITED INTO YOUR STARK FEDERAL ACCOUNT

## 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**.



## LOVE IS IN THE WATER

## BOAT LOAN SPECIAL

RATES STARTING AT **7.99% APR\***  
FOR 36 MONTHS




**THINK BIG  
BANK SMALL**

**STARK**  
Federal Credit Union


NCUA

\*APR = Annual Percentage Rate. All loans subject to approval. Rates based on credit history. A sample payment at 7.99% APR would be \$31.33 per \$1,000 borrowed on a 36 month loan.

# Info




## DOS & DON'TS OF CREATING STRONG PASSWORDS


**DO**


**Use a password manager**

A password manager, like 1password, will remember all your passwords. You'll only need to create and remember one master password.


**DON'T**


**Let your devices remember passwords**

Keep it where it's safe from hackers: inside your head!


**DO**

**Make it long**


It's best if your password is at least 12 characters long.


**DON'T**

**Use common passwords**

Avoid any variation of these commonly used - and commonly hacked - passwords:

- 123456123456789
- Passwordadmin
- 12345678qwerty
- 1234567111111


**DO**

**Mix it up**

Vary capitalization and types of characters used, switching back and forth from letters to numbers to symbols.



**WE DONATED  
OVER \$50000  
IN LEGOS TO THE  
SALVATION ARMY**



## 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.



# Tax Planning Tips: Get Ahead of the Upcoming Tax Season

by Larry Hackenberg

As the new year begins, it's time to start thinking about tax season. Proper tax planning can help you maximize your deductions, minimize your tax liability, and avoid last-minute stress. Here are five essential tax planning tips to help you prepare for the upcoming tax season.

- 1. Organize Your Financial Records.** Gather all your financial documents, including W-2 forms, 1099 forms, and receipts for deductible expenses. Keeping your documents organized will make the tax filing process smoother and help ensure you don't miss any important deductions or credits.
- 2. Understand Your Deductions and Credits.** Familiarize yourself with available deductions and credits, such as mortgage interest, charitable contributions, and the Earned Income Tax Credit (EITC). Knowing what you qualify for can maximize your tax savings.
- 3. Contribute to Retirement Accounts.** Contributing to retirement accounts like a 401(k) or IRA can reduce your taxable income. Make sure to make your contributions before the tax filing deadline to take advantage of these benefits.
- 4. Review Your Withholding and Estimated Payments.** Adjust your withholding or estimated tax payments if you received a large refund or owed a significant amount last year. Use the IRS withholding calculator to determine the correct amount to withhold from your paycheck.
- 5. Consult a Tax Professional.** Tax laws can be complex and change frequently. A tax professional can help ensure you're taking advantage of all available deductions and credits while staying compliant with tax regulations.

By following these tax planning tips, you can prepare for the upcoming tax season with confidence. Proper planning and organization can help you maximize your tax savings and minimize stress. Remember, the earlier you start, the better prepared you'll be when it's time to file your taxes.



**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: 330.493.8941

## 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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