







\*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 8.49% APR, the payment will be approximately \$174.47 a month. Stark Federal reserves the right to cancel or modify the promotion at any time. The Vacation Loan is available until July 31, 2025

## HOLIDAY CLOSURE



### **02 DIVIDENDS**

YOUR BOARD OF DIRECTORS
HAS DELCARED **A 1.00% APY DIVIDEND** FOR THE **SECOND QUARTER** OF 2025 FOR ALL **REGULAR SHARE ACCOUNTS** & **SECONDARY SHARE ACCOUNTS** 

1.00% RATE 1.00% APY TOTAL

In This Issue

**Double Rewards Points** 

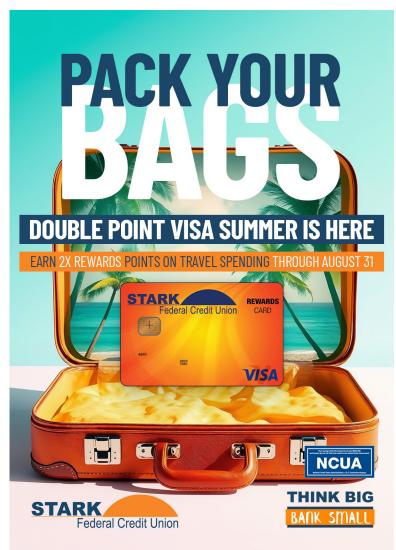
**Think Before You Click** 

**Summer Spending** 

## **Promotions**



\*Call for rates and terms. First payment will be due 90 days from closing of the loan. Offer valid on new loans for vehicles 2019 and newer only. Finance charges begin accruing as of the loan disbursement date. APR = Annual Percentage Rate. Loan rates are based on credit score and term of loan. Existing Stark Federal Credit Union loans are not eligible for the promotion. 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. Offer is valid until August 31, 2025.



Earn double rewards points (\$1 = 2 points) on all travel-related purchases (domestic flights, gas, hotels, restaurants) during the promo period (July / August). Max reward amount is \$10,000. Offer ends August 31.



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. 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.



Federally insured by NCUA

STARK Federal Credit Union

# Info



# IT'S SHREDDIN' L

SHRED DAYS ARE APPROACHING! IN AUGUST, WE WILL HAVE TRUCKS TO SHRED AND RECYCLE YOUR 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 - 8/9 9AM-NOON ALLIANCE - 8/16 9AM-NOON



## **Easy Loan Application**

INDIVIDUAL CREDIT JOINT CREDIT	Account Number
	Amount Requested \$
Member Name	
Joint Applicant Name	
Phone Number	Monthly Income
Cell phone Number	Joint Applicant's Employer
Purpose of Loan: Vehicle Signature	Joint Applicant's Income
If vehicle, what year, make & model?	Are you active duty military or a dependent of an active duty military?
	Yes No
Monthly Mortgage/Rent Payment?	Return this application to any office or fax to 330.493.1619.

# The Psychology of Summer Spending: Why Warm Weather Affects Our Wallets

By Eric Cameron

As the temperatures rise, so does our tendency to spend. From spontaneous weekend getaways to extra meals out and pricey event tickets, summer can quietly sabotage even the most well-meaning budgets. But why?

Behavioral finance offers a few clues. Warm weather and longer days naturally boost our mood, which can lead to impulsive spending. Psychologists call this "positive affect"—when we feel good, we're more likely to reward ourselves or downplay the financial consequences of a purchase. Social pressure also spikes in summer, with more invitations, travel plans, and opportunities to spend money in group settings.

We're also prone to what's known as the availability heuristic: when everyone around us seems to be enjoying lavish summer activities, we assume we should be doing the same, regardless of our financial goals.

### To stay on track:

- Set a realistic "summer fun" budget and stick to it.
- Plan your big purchases or trips in advance to avoid impulse decisions.
- Give yourself low-cost alternatives—like potlucks or local events—so you can say yes to fun without saying goodbye to your savings.

Summer should be joyful—but not at the expense of your long-term financial peace. If you'd like help building a spending plan that works for every season, a conversation with a financial advisor can make all the difference. If you have any questions or need personalized advice, feel free to reach out.





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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