

July 2025
starkcu.org

STARK

Federal Credit Union

Member News



YOU NEED A SUMMER BREAK GET A **SFCU** VACATION LOAN

BORROW UP TO:

\$2000

FOR 12 MONTHS

RATES
STARTING AT: **8.49% APR***

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THINK BIG
BANK SMALL



*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

**FRIDAY
JULY 4
INDEPENDENCE DAY**

Q2 DIVIDENDS

YOUR BOARD OF DIRECTORS
HAS DECLARED 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



NEED A CAR LOAN?

WE **AUTO** BE TOGETHER

FINANCE A CAR WITH US & **PAY NOTHING** FOR **90 DAYS***

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BANK SMALL

*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.



PACK YOUR BAGS

DOUBLE POINT VISA SUMMER IS HERE

EARN 2X REWARDS POINTS ON TRAVEL SPENDING THROUGH AUGUST 31

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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.



YOU EARNED IT

GRAD **AUTO** LOAN PROGRAM

RECENT COLLEGE GRAD? CELEBRATE WITH A **NEW CAR!**

LOWER RATES

FRIENDLY SERVICE

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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.

OUR **SECONDARY SAVINGS** ACCOUNTS GET YOU TO WHERE YOU WANT TO GO

Save for your next vacation, car, holiday, or **whatever you want!**

Federally insured by NCUA

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Info

THINK BEFORE YOU CLICK



USE STRONG PASSWORDS

Mix letters, numbers & symbols.
Avoid birthdays and pet names.



LOG OUT FROM SHARED DEVICES

Especially after using emails or social media on public computers.



BEWARE OF PHISHING

Don't click on unknown links or attachments. Always verify email senders.



AVOID PUBLIC WI-FI FOR SENSITIVE TASKS

Banking and private info are best handled on secure networks only.



THINK BEFORE YOU SHARE

Personal details like location, phone number, and travel plans should stay private.

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IT'S SHREDDIN' TIME

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



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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.

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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