

July 2026
starkcu.org

STARK

Federal Credit Union



Member News

STARK

Federal Credit Union

Celebrating **65 YEARS** Serving Our Community!

HAVE A FUN SUMMER

GETAWAY

WITH A VACATION LOAN UP TO

\$2000

FOR 12 MONTHS*

RATES STARTING AT 6.99% APR*

NCUA
National Credit Union Administration, a U.S. Government Agency

**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 6.99% APR, the payment will be \$173.08 a month. Stark Federal reserves the right to cancel or modify the promotion at any time. The Vacation Loan is available until July 31, 2026.

ALERT

**APPLE PAY, GOOGLE PAY,
& MORE ARE NOW
LIVE AT SFCU!**



Q2 DIVIDENDS

YOUR BOARD OF DIRECTORS
HAS DECLARED A **0.75% APY
DIVIDEND** FOR THE **SECOND
QUARTER OF 2026** FOR ALL
**REGULAR SHARE ACCOUNTS &
SECONDARY SHARE ACCOUNTS**

0.75% APY TOTAL

In This Issue

Summer Auto Loan Special

“Quishing” Scams

SFCU Celebrates 65 Years

Promotions



NEW AUTO LOANS
HAVE
PAYMENTS
FOR 90 DAYS*

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NCUA

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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 2020 and newer only. Finance charges begin accruing as of the loan disbursement date. 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, 2026.



SAVINGS GOAL\$
ACHIEVED

Time	Financial Goal	Status
Summer	Next Vacation	On Time
Fall	New Car	On Time
Winter	Christmas Gifts	On Time
Summer 2027	New House	On Time

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

CURRENT DIVIDEND RATE = 0.75% APY*

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*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 are subject to change. Rates effective 7/1/2026



YOU EARNED IT
GRAD AUTO LOAN PROGRAM
RECENT COLLEGE GRAD? CELEBRATE WITH A **NEW CAR!**

LOWER RATES
FRIENDLY SERVICE

NCUA

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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. Applicant must provide proof of employment. 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.



DO YOU HAVE AN SFCU
VISA ORANGE CARD?

EARN 2X REWARDS POINTS ON TRAVEL
SPENDING THROUGH AUGUST 31*

*Earn double rewards points (\$1.00 = 2 Points) on all travel-related purchases (domestic flights, gas, hotels, restaurants) during the promo period (June / July / August). Max reward amount is \$10,000. Offer ends August 31, 2026.



REMINDER: **ALL OFFICES WILL BE CLOSED ON**
SATURDAY, JULY 4TH
IN OBSERVANCE OF INDEPENDENCE DAY

Info

QUISHING: THE MODERN ADVERSARY-IN-THE-MIDDLE (AIMT) ATTACK

1. WHAT IS QUISHING?



SCANNED QR CODE PHISHING

2. HOW THE AIMT ATTACK WORKS



3. WHY IT'S DANGEROUS



4. STAY SAFE!



Shred Days 2026!

This August, we will have trucks to shred and recycle your unwanted 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 - 8/22
9am-Noon

ALLIANCE - 8/29
9am-Noon



ONLINE BANKING UPGRADE



WATCH OUR WEBSITE, FACEBOOK PAGE, & EMAIL FOR UPDATES.

STARKCU.ORG/upgrade

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.

Serving Our Communities for 65 Years!

For **65 years**, Stark Federal Credit Union has proudly served the financial needs of our members while remaining committed to the communities we call home. What began in 1961 as a simple idea among teachers and administrators from Plain Local Schools has grown into a trusted financial institution serving more than 15,000 members across Northeast Ohio.

Founded as an alternative to traditional for-profit banks, Stark Federal Credit Union was built on the belief that people deserve a financial partner focused on **their success**. From our humble beginnings operating out of a shoe box, the credit union has continually evolved to meet the changing needs of our members while staying true to a core principle of bringing value to the community.

Throughout the decades, Stark Federal has expanded its membership and services, growing from serving local school employees to welcoming anyone who lives, works, worships, or attends school within our field of membership. Most recently, in 2025, we expanded our charter from Stark and Carroll Counties to include Portage, Summit, Tuscarawas, and Wayne Counties, allowing even more individuals and families to experience the benefits of membership.

As we celebrate this milestone anniversary, we remain deeply grateful for the members, employees, and community partners who have contributed to our success. Our support of local schools and organizations such as the American Cancer Society, local humane societies, local food banks, The Salvation Army, and The Workshops, Inc. reflects our ongoing commitment to strengthening the places we serve.

While much has changed over the past 65 years, one thing remains the same: our dedication to providing exceptional service, competitive financial solutions, and a member-first experience. And, that's something you can count on for generations to come!

Our Mission



Creating **exceptional**
banking relationships by
providing **exceptional**
banking experiences



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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