

June 2024

starkcu.org

STARK

Federal Credit Union



Member News

A NEW HOUSE. A NEW YOU.

OUR FRIENDLY TEAM MAKES THE
HOME-BUYING PROCESS **EASY**

330.493.7602

STARKCU.ORG/MORTGAGES



STARK

Federal Credit Union

THINK BIG

BANK SMALL

Upcoming Holiday Closing

WEDNESDAY, JUNE 19TH
JUNETEENTH

THURSDAY, JULY 4TH
INDEPENDENCE DAY

In This Issue

Vacation Loan

Zogo App

Overpayment Scams

News and Promotions

YOU DESERVE A SUMMER GETAWAY

BORROW UP TO

\$2000

FOR 12 MONTHS

RATES STARTING AT **8.49% APR***

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BANK SMALL

NCUA

*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 \$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, 2024.

CHECK OUT OUR
FACEBOOK PAGE ON
JUNE 10TH FOR A
CHANCE TO **WIN A**
\$50 GIFT CARD FOR
FATHER'S DAY



SUMMER SKIP-A-PAY

STARK
Federal Credit Union

SKIP YOUR JULY OR AUGUST CAR LOAN PAYMENT!

SEE YOUR LETTER MAILED IN JUNE FOR DETAILS



0 TO 60 MPH?

TRY \$0 FOR 90

FINANCE A CAR AND PAY NOTHING FOR 90 DAYS

*Call for rates and terms. First payment will be due 90 days from closing of the loan on new loans for vehicles 2018 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, 2024.

Fun and Info

zogo

Unlock the future of your financial health

We partner with the app that pays you to learn financial literacy.

Download Zogo today!

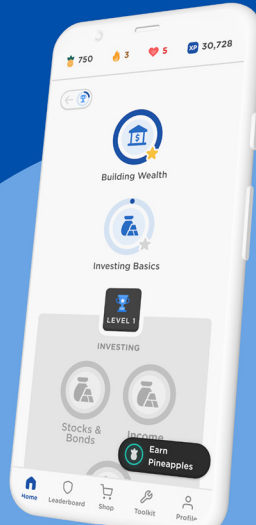
Enter access code:

STARKFCU

sponsored by



SCAN ME



WE WILL DONATE **\$25** TO THE
STARK COUNTY HUMANE SOCIETY
FOR EVERY CHECKING ACCOUNT
OPENED UNTIL JUNE 30

WE WILL ALSO BE ACCEPTING CASH
AND PET SUPPLY DONATIONS

STARK
Federal Credit Union



VOTE US **BEST CREDIT UNION**
FOR THE 11TH STRAIGHT YEAR

CANTONREP.COM/CONTESTS

DOUBLE THE FUN IN THE SUMMER SUN
EARN **2X REWARDS POINTS** ON TRAVEL SPENDING THROUGH AUGUST 31ST



THINK BIG
BANK SMALL



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Federal Credit Union

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, 2024.

VOTING OPEN FROM:

JUNE 17
-
JUNE 30



STARK
Federal Credit Union

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.

All You Need To Know About Overpayment Scams

What is an overpayment scam?

In an overpayment scam, fraudsters target someone who's selling a large item online, such as a car. The scammer will reach out to the seller and offer to buy their item for more than the asking price. Then, they'll send the seller payment in the mail.

At this point, the seller is thrilled. But, when the check comes, it brings with it a surprise – they've been overpaid. Soon after, the alleged buyer contacts the seller, asking them to refund the surplus. The seller will comply, not wanting to keep money that isn't theirs. The next thing they know, the original check hasn't cleared and they realize they've been scammed. Now they haven't been paid for the purchase they believed the check writer was buying, and they've also lost the money they've sent to the scammer.

Red flags

When selling an item on an online platform, look out for these red flags, which can alert you to a possible overpayment scam:

- You're offered more than your asking price for an item you're selling online.
- You get paid more than you're owed for an item you're selling.
- You're urged to act quickly and take up a buyer on an offer or risk having them pull the offer.
- You're asked to refund an overpayment via wire transfer or prepaid debit card.

How to avoid overpayment scams

- Always know who your buyer is. Confirm the name, street address and telephone number independently.
- Never accept payment for more than your selling price.
- Never agree to finalize a transaction until the buyer's check has cleared.
- Never agree to wire funds back to a buyer.
- Don't be tempted by offers that urge you to "act now."
- Do not accept payment by check from an unknown buyer.
- If you do accept payment by check, ask for one associated with a local bank, or a bank with a local branch. This way, you can stop in to verify authenticity.
- If cash is not an option, and you want to avoid checks, consider an alternative method of payment, such as an escrow service or online payment service.

If you've been targeted

If you believe you've been targeted by an overpayment scam, there are steps you can take to mitigate the damage.

First, report the scam to your financial institution and the platform where you're selling from. Next, alert the FTC at [ftc.gov](https://www.ftc.gov) so they can do their part in catching the criminals. Finally, let your local law enforcement agencies know about the scam.



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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