

June 2026

starkcu.org

**STARK**

Federal Credit Union



# Member News

## NEW AUTO LOANS

HAVE

PAYMENTS

THINK BIG

BANK SMALL



**STARK**

Federal Credit Union

FOR 90 DAYS\*



\*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.

### UPCOMING HOLIDAY CLOSURES

**FRIDAY  
JUNE 19  
JUNETEENTH**

**SATURDAY  
JULY 4  
INDEPENDENCE DAY**

### In This Issue

Vacation Loan

Cybersecurity Essentials

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# Promotions

## 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.

## AUTO LOAN HOLDERS: SUMMER SKIP-A-PAY IS HERE!

LOOK FOR YOUR LETTER IN THE MAIL  
TO SKIP YOUR **JULY OR AUGUST** PAYMENT



## DING. DONG. DITCH THE BIG BANK.

GET YOUR MORTGAGE LOAN FROM SFCU AND WE'LL GIVE YOU: **\$500**  
OFF CLOSING COSTS

Welcom



Offer valid on new first mortgage applications submitted between May 1, 2026 and June 30, 2026. The \$500 closing cost credit will be applied directly to the borrower's closing disclosures at the time of loan consummation. Offer applies to primary, owner-occupied residential first conventional mortgages (not VA and FHA) with at least a 20% down payment. Subject to credit approval, income verification, and property evaluation. 720+ credit score and 40% or less Debt-to-Income ratio required. Not all applicants will qualify for the lowest rates or maximum loan amounts. Property insurance is required; flood insurance may be required if the property is located in a Special Flood Hazard Area. This promotional offer cannot be combined with any other Stark Federal Credit Union promotions or discounts. Stark Federal Credit Union reserves the right to modify or terminate this offer at any time without prior notice. Federally insured by NCUA. Equal Housing Lender.

**STARK**  
Federal Credit Union

HAVE A FUN SUMMER

GETAWAY

WITH A VACATION LOAN UP TO

**\$2000**

FOR 12 MONTHS

RATES STARTING AT **6.99%** APR\*



**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.

## YOU EARNED IT

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



**LOWER RATES  
FRIENDLY SERVICE**



**STARK**  
Federal Credit Union

# Info

## 4 CORE ESSENTIALS FOR CYBERSECURITY

1

### STRONG, UNIQUE PASSWORDS

Use a reputable password manager.



2

### USE MULTI-FACTOR AUTHENTICATION (MFA)

Enable on all important accounts.



3

### KEEP SOFTWARE UPDATED

Patch vulnerabilities by updating regularly.



4

### SPOT PHISHING ATTEMPTS

Verify senders before clicking links.



SFCU IS GETTING APPLE PAY, GOOGLE PAY, & MORE



details coming soon...

VOTE US **BEST CREDIT UNION** FOR THE 13TH STRAIGHT YEAR

[CANTONREP.COM/CONTESTS](http://CANTONREP.COM/CONTESTS)

VOTING BEGINS: **JUNE 5TH**



## ONLINE BANKING UPGRADE



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

[STARKCU.ORG/upgrade](http://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.

# Key Investment Lessons from a Volatile Market

By Larry Hackenberg

Recent market volatility has created uncertainty for many investors, but it has also reinforced several important financial lessons. While market swings can feel uncomfortable in the short term, they are a normal part of long-term investing. Here are a few key takeaways investors can keep in mind:

## 1. Volatility Is Normal

Markets do not move upward in a straight line. Periods of uncertainty, pullbacks, and corrections are part of investing and have occurred throughout market history.

## 2. Emotional Decisions Can Be Costly

Fear-driven investing often leads to poor timing decisions. Investors who react emotionally to short-term headlines may risk missing future market recoveries.

## 3. Diversification Still Matters

Market leadership can shift quickly between sectors and asset classes. A diversified portfolio can help reduce risk and smooth out periods of volatility.

## 4. Staying Invested Matters

Historically, some of the market's strongest recovery days have followed its weakest periods. Missing those recovery days can significantly impact long-term returns.

## 5. Risk Tolerance Should Be Reviewed Regularly

Volatile markets can help investors better understand their comfort level with risk and whether their investment strategy still aligns with their goals.

## 6. Patience Is Often Rewarded

Successful investing is not about predicting every market move correctly. It is often about remaining disciplined and committed through changing market conditions.

While no one can control market volatility, investors can control how they prepare and respond to it. A thoughtful financial plan, proper diversification, and a long-term mindset can help investors navigate uncertain markets with greater confidence. As a credit union member, if you need personalized advice or a second opinion, please feel free to give us a call or talk to a teller.



**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: 330.493.8940

### 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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