

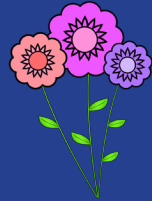
March 2025

starkcu.org

STARK

Federal Credit Union

Member News



FRIENDSHIP PAYS



REFER FRIENDS AND GET
\$150 EACH*

LIMIT 3 REFERRALS
PER EXISTING MEMBER

STARKCU.ORG

330.493.8325

THINK BIG
BANK SMALL

STARK
Federal Credit Union

*The referral reward is not valid with any other offers or promotions. To qualify for the referral Stark Federal members must be 18 years old or older and in good standing with their membership. The referral must be an eligible first-time member 18 years old or older that opens a new membership with at least 2 qualifying products (savings/checking, savings/swipe & go) and performs either 15 point of sale transactions or a direct deposit of \$500 or more within 60 days of opening their account, or opens a savings/loan product. All members must maintain a \$5.00 Regular Share account. The existing member will also receive \$150 after 60 days so long as they have either a checking (or Swipe & Go) account or loan. Limit of 3 referrals per existing member. Bonus may appear on 1099 tax form; member is responsible for paying all taxes associated with the reward. Stark Federal Credit Union reserves the right to cancel the promotion at any time. Credit Union employees, officials and members of their immediate family are not eligible to receive referral rewards. This promotion will run until April 30, 2025.

ANNUAL MEETING IS CLOSE

Don't forget, our **ANNUAL MEETING** is coming up soon!
It will be held at **6pm on April 14th, 2025** at our **Alliance Office**

1281 S. Sawburg Ave
Alliance, OH 44601

Please call
330.493.8325
to reserve a spot.



In This Issue

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WE MAKE DREAM REMODELS COME TRUE

GET A HOME EQUITY LINE OF CREDIT

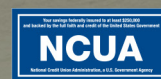
RATES
STARTING AT
6.99%*
APR

FINANCE BEFORE MAY 31 AND GET:

- NO CLOSING COSTS
- NO APPRAISAL FEE
- NO PRE-PAYMENT PENALTIES
- LOW DRAW REQUIREMENTS

THE HOME DEPOT
\$100 GIFT CARD

STARK
Federal Credit Union



*APR = Annual Percentage Rate. Rates are subject to change. Variable APR of 6.99% is The Wall Street Journal's Prime Rate, presently 7.50%, minus .51%. Annual fee is \$60. The minimum APR that can apply is 6.50% and the maximum APR that can apply is 18%. Interest rate is determined by borrower's credit score and loan-to-value of the property. Property insurance is required and not included in closing costs. Potential line of credit must be a minimum of \$10,000; minimum monthly payment amount for credit line balance is \$100 or 1%, whichever is greater. Other rates and terms available. **Stark Federal Credit Union will give a \$100 Home Depot gift card to everyone who is approved for a Home Equity Loan and has a \$10,000 minimum initial draw. Call for details. Offer ends on May 31, 2025.

HIT THE ROAD TO SAVINGS

REFINANCE YOUR AUTO LOAN
FROM ANOTHER LENDER AND GET: **1% CASH BACK***
UP TO \$400
RATES AS LOW AS: **5.24%** APR**



*One percent of the refinanced loan amount, up to \$400, will be deposited into your account upon closing. Earn \$100 for every \$10,000 you refinance up to \$400. Cash back will not exceed \$400. **APR = Annual Percentage Rate. Offer of credit subject to application and creditworthiness. Year, make, and model may affect rate. Stated rate available for cars 2019 and newer. A sample monthly payment for a loan of \$20,000 and a term of 36 months at 5.24% APR would be approximately \$601.46 Rates reflect an additional 0.25% rate reduction with payments automatically deducted from your Stark FCU checking or savings account. Existing Auto Loans with Stark FCU are not eligible for refinance offer. Contact the credit union for further details and current rates. This offer expires April 30, 2025.

REFERRING FRIENDS IS EASY

1. FILL OUT THE FORM BELOW
2. CUT OUT THE FORM BELOW
3. VISIT THE NEAREST OFFICE WITH YOUR FRIEND



STARK
Federal Credit Union
FRIENDSHIP PAYS
REFER FRIENDS AND RECEIVE: **\$150*** EACH

Give this invitation to a friend, family member or coworker to fill out and return.

Your Name

Your Phone Number

Friend's Name

Friend's Phone Number

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Info

QUESTIONS TO ASK BEFORE MAKING A LARGE PURCHASE



1 DO I HAVE CASH TO PAY FOR THIS ITEM?

Paying with a credit card means hiking up the price with interest payments unless you can pay it off immediately.

2 IS THIS THE BEST PRICE?

Visit coupon sites for instant savings. Also, consider purchasing a previously owned item for less.

3 HOW MANY HOURS OF WORK WILL IT TAKE TO PAY FOR THIS PURCHASE?



Is it really worth the price after you consider the level of effort it requires?

5 HAVE I SPLURGED RECENTLY?

If you picked up a designer handbag just last week, you're best off waiting a bit before buying the one that's caught your eye today.



6 HOW OFTEN WILL I USE THIS ITEM?

If you'll only use your purchase a few times a year, you may want to rethink your decision.



4 HOW ELSE CAN I SPEND THIS MONEY?

Take time to think of other ways you can spend this money if you don't make the purchase.

7 HOW MUCH WILL THIS MONEY BE WORTH IF I WERE TO PUT IT INTO SAVINGS?

Check out an investment calculator to get that magic number. The results might shock you.



NOTICE TO MEMBERS:

Anytime credit is pulled you may get unwanted solicitations from other credit grantors. **The best way to eliminate these is to opt out by using the following links:**

- To eliminate **unwanted phone solicitations**, go to www.DoNotCall.gov or call **888-382-1222**. Include all phone numbers you currently use, home and cell.
- To eliminate **unwanted mail solicitations**, go to www.OptOutPrescreen.com or call **888-567-8688**.

There are some exceptions, companies that have a current relationship with you are exempt as well as certain non-profit organizations such as religious, political, or community-based non-profits seeking funding. If you wish to eliminate this type of solicitation it is best to contact each organization directly.

Beware of Artificial Intelligence Scams

From revolutionizing industries, like healthcare and finance, to replacing jobs in publishing and graphics, Artificial intelligence (AI) is changing the world. Unfortunately, scammers are also using AI to con victims out of their money and personal info. Here's what you need to know about AI scams and how to protect yourself.

Types of AI scams

- Deepfake scams.** In these scams, fraudsters use AI to create realistic videos or audio clips, often mimicking real people. Scammers use deepfakes to impersonate business executives, family members, political figures or celebrities to trick people into transferring money or revealing sensitive information.
- AI-powered phishing emails.** Scammers use AI to craft personalized and convincing emails that mimic legitimate organizations. These emails often contain fake links or attachments designed to steal personal or financial information.
- Chatbot impersonation.** Here, scammers deploy AI-driven chatbots to impersonate customer service representatives or company officials. These bots engage in real-time conversations, persuading victims to share sensitive information or make payments.
- AI voice cloning.** This uses AI to replicate someone's voice, typically a family member or close contact. Scammers use this cloned voice in phone calls to request urgent financial help.
- Job offer scams.** In these scams, fraudsters use AI to scrape data from job boards and LinkedIn profiles before targeting job seekers with fake offers. They use automated systems to conduct interviews and request upfront fees.

How to spot AI scams

- Unusual requests for urgency.** If someone is demanding immediate action, such as transferring money, pause to verify authenticity.
- Inconsistencies in communication.** Check for inconsistencies in tone, grammar or details that don't align with the purported sender's usual style.
- Requests for personal information.** Legitimate organizations rarely ask for sensitive information, like passwords, Social Security numbers or credit card details, by email, text or phone call.
- Unverified sources.** If you get communication from a new email address, phone number or chatbot, cross-check it with official contact details found on the organization's website.

How to protect yourself

- Verify before you act.** Always double-check any request for money or personal details.
- Strengthen cybersecurity.** Use strong, unique passwords and enable multi-factor authentication (MFA) for your accounts. Keep your software and devices updated to protect against vulnerabilities.
- Be cautious with AI tools.** Avoid sharing sensitive information with AI tools or chatbots unless you are certain of their legitimacy and security.
- Monitor your accounts.** Regularly check your account and credit card statements for unauthorized transactions.
- Report suspicious activity.** If you encounter an AI scam, report it to local authorities, the Federal Trade Commission (FTC) and/or other relevant organizations.

It can be confusing to navigate such disruptive technological advances, but if you get educated and follow our tips, you can prevent being scammed. Stay safe!

STARK Federal Credit Union

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.

starkcu.org

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FEDERALLY INSURED BY NCUA



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.

