

March 2026

starkcu.org

STARK

Federal Credit Union



Member News

\$200

FOR YOU. (and them)

Refer your friends, family, and others to **SFCU** and you'll all get a cool **\$200***

LIMIT 3 REFERRALS PER EXISTING MEMBER

STARK
Federal Credit Union



**THINK BIG
BANK SMALL**

*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. The existing member will also receive \$200 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, 2026.

ANNUAL MEETING IS CLOSE

**MONDAY
APRIL 13TH
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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REFI & ROLL

REFINANCE YOUR AUTO LOAN FROM ANOTHER LENDER

1% CASH BACK

UP TO \$400*

STARK
Federal Credit Union

RATES AS LOW AS **4.49% APR****

THINK BIG
BANK SMALL

NCUA
Member FDIC. Equal Housing Lender. U.S. Department of Finance

*One percent of the refinanced loan amount, up to \$400, will be deposited into your account upon closing. 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 2020 and newer. A sample monthly payment for a loan of \$20,000 and a term of 36 months at 4.49% APR would be approximately \$594.78. 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, 2026.

REFERRING IS EASY

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

\$200 FOR YOU. (and them)

REFER PEOPLE AND YOU'LL ALL GET: **\$200**

STARK
Federal Credit Union

LIMIT 3 REFERRALS PER EXISTING MEMBER

Give this invitation to a friend, family member or coworker to fill out and return. When they open a checking account or loan, we'll give you each \$200.

Your Name

Your Phone Number

Friend's Name

Friend's Phone Number

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FLEXIBILITY WHEN YOU NEED IT MOST

GET A HOME EQUITY LOAN OR LINE OF CREDIT



THE HOME DEPOT **\$100 GIFT CARD**

STARK
Federal Credit Union

EQUAL HOUSING OPPORTUNITY

RATES START AT: **6.24% APR***

NCUA
Member FDIC. Equal Housing Lender. U.S. Department of Finance

THINK BIG
BANK SMALL

*APR = Annual Percentage Rate. Loans and lines of credit are subject to credit worthiness and membership eligibility. Rates may be different and are based on your personal credit history, loan to value, and term of the loan. Home Equity Line of Credit (Variable Rate): Your home equity contract rate is variable and subject to change monthly based on Wall Street Journal Prime Rate. The rate is based on your creditworthiness, loan to value, and Stark Federal Credit Union's lending policies. Rate are as low as Prime minus .51%. Your rate will vary but never exceed 18.00% APR and never fall below 5.00%. Monthly Payments will be \$100 or 1% of the HELOC balance, whichever is greater. Annual fee is \$60. Home Equity Loan (Fixed Rate): Fixed rate options allow you to borrow up to 100% of the appraised value of your home, minus your outstanding mortgage balance. Stated rate above is available for loan amounts over \$5,000 for 0-60 months and less than 80% loan to value. Sample payment: If you borrow \$25,000 secured by an owner-occupied home, for 60 months at 6.24% APR, the monthly payment would be approximately \$486.05. **Stark Federal Credit Union will give a \$100 Home Depot gift card to everyone who is approved and takes an initial draw of \$10,000 or greater on a Home Equity Loan or Home Equity Line of Credit. Offer ends on May 31, 2026

Info



Common Digital Scams and How to Avoid Them

Phishing Emails

Scammers mimic real companies to steal your info. Always verify senders, stay alert, and avoid suspicious links.



Fake Job Offers

Be cautious if the offer sounds too good. Real companies won't ask for payment or personal data.

Online Shopping Scams

Use trusted websites only. Avoid sellers who request wire transfers or don't provide contact information.



Lottery & Prize Fraud

You can't win a contest you never entered. Avoid giving personal details in exchange for a "prize."

Romance Scams

Be wary of people who build emotional connections quickly and ask for money. Always verify identities.



Fake Charity Requests

Check official donation channels. Scammers often exploit disasters or crises to collect money fraudulently.



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.

What to Review Before Filing Your Taxes This Year

By Eric Cameron

Before you file, take a moment to review your return strategically. Tax season is one of the best checkpoints of the year. Here are five quick items to confirm:

1. Retirement Contributions

Have you maxed out eligible IRA or HSA contributions? If you're using a backdoor Roth strategy, make sure it's reported correctly.

2. Roth Conversions

If you converted to Roth last year, confirm the taxable amount matches expectations and still fits your long-term tax plan.

3. Investment Income

Review capital gains, dividends, and any loss carryforwards. Were gains realized intentionally? Is your portfolio positioned tax-efficiently?

4. Withholding & Estimated Payments

A large refund or surprise balance due is feedback. Adjusting now can prevent next year's frustration.

5. Major Life Changes

Marriage, job changes, stock compensation, a new child, or caring for a parent all affect tax planning beyond this return.

Before filing, ask: Does this reflect the strategy we intended, and what should we adjust for this year? Sometimes, the most valuable part of tax season isn't looking back. It's planning forward. 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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