

May 2025
starkcu.org

STARK

Federal Credit Union



Member News

NEED A CAR LOAN? WE **AUTO** BE TOGETHER

FINANCE A CAR WITH US & HAVE **ZERO PAYMENTS** FOR **90 DAYS** *



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Federal Credit Union

**THINK BIG
BANK SMALL**

*Call for rates and terms. First payment will be due 90 days from closing of the loan on new loans for vehicles 2019 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, 2025.

UPCOMING HOLIDAY CLOSURES



In This Issue

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CHA-CHING CHECKING

OPEN A NEW CHECKING ACCOUNT AND GET A **\$400 BONUS** FOR SUMMER FUN!*

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*\$400 bonus will be paid via deposit into the checking account of the qualifying member during the 60-day promotional period. To qualify, the Stark Federal member must be 18 years of age or older. Promotion is not valid for organizations and businesses. The member must perform 15 point-of-sale debit card transactions or have direct deposits totaling at least \$1,000 within 60 days of opening their new account to qualify. Only first-time SFCU checking account holders are eligible for this promotion. Bonus may appear on a 1099 tax form; Member is responsible for paying all taxes associated with the reward. This offer cannot be combined with any other promotional offer. Stark Federal reserves the right to cancel or modify the promotion at any time. Offer is valid until June 30, 2025.

AUTO LOAN HOLDERS: SUMMER SKIP-A-PAY IS ALMOST HERE LOOK FOR YOUR LETTER IN JUNE

WE MAKE YOUR DREAM REMODELS COME TRUE

Qualified Home Equity Line of Credit (HELOC) recipients will get a **\$100 Home Depot gift card****

**THINK BIG
BANK SMALL**



**RATES
STARTING AT
6.99%*
APR**



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*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 every one who is approved for a Home Equity Line of Credit and has a \$10,000 minimum initial draw. Call for details. Offer ends on May 31, 2025



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

**LOWER RATES
FRIENDLY SERVICE**
STARK
Federal Credit Union

**THINK BIG
BANK SMALL**



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. 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.

Info

What these scams look like:



Victim receives notification alleging to be from a payment app claiming a large withdrawal will be made from their account.

Victim is instructed to call a number for help in blocking the withdrawal.

Victim calls, and is connected to a "rep" of their bank or credit union.



The "rep" tells the victim to download an app, which will give the scammer access to their device.

The scammer now has full access to the victim's accounts.

BEWARE THIRD-PARTY

APP SCAMS

Can you spot a scam? If you're asked to ...



Share sensitive data before downloading an app,



Click on a suspicious link to "fix" an issue with a payment app,



Call an unknown number for "help" with an app,



Give a "rep" access to your device,

...You're probably looking at a scam!

Protect yourself

Stay safe through these tips:



Only download apps from trusted sources.

Research all apps before downloading.



Before downloading an app, check its reviews and ratings.



Regularly update your operating system and app versions.



REMINDER:

**OUR Q2 CHARITY IS
THE STARK COUNTY
HUMANE SOCIETY**

We will donate **\$25** for every new **Checking or Swipe & Go** account opened



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.

Saving for Summer Vacations: Budgeting for Travel

By Larry Hackenberg

Summer vacations should be a source of joy—not financial stress. With a little planning and smart budgeting, you can enjoy your trip without overspending. Here's how:

1. Set a Realistic Budget

Look at your finances and decide how much you can afford to spend without disrupting savings or paying off debt. Stay within your means to avoid post-trip regrets.

2. Break Down Costs

Estimate expenses for transportation, lodging, food, entertainment, and extras. This helps you plan more accurately and spot areas to cut back if needed.

3. Create a Travel Fund

Open a separate savings account for your trip and set up automatic deposits. Watching it grow can keep you motivated and prevent overspending from your regular budget.

4. Find Ways to Save

Travel in off-peak seasons, use points or rewards, cook a few meals, or stay with friends to lower costs. Every small act of saving can add up quickly.

5. Plan for the Unexpected

Include a small buffer (10–15%) for surprise expenses so you're not caught off guard.

Vacations are more fun when you're not stressing over the bill later. Plan ahead, save smart, and enjoy the break—you've earned it.



**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: 330.493.8941

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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