May 2025



Member News



\*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.



In This Issue

**Cha-Ching Checking** 

**App Scams** 

**Saving for Summer Vacations** 

## **Promotions**



\*\$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.





'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 Line of Credit and has a \$10,000 minimum initial draw. Call for details. Offer ends on May 31, 2025



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.

NCUA

# 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.



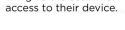
Victim calls, and is connected to a "rep" of their bank or credit union.



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.

## of their









Click on a suspicious





with an app,



Give a "rep" access to your device,

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

## before downloading link to "fix" an issue an app, with a payment app,

Share sensitive data

Protect yourself

Stay safe through these tips:



Only download apps from trusted sources.

> 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 CF	REDIT	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 quard.

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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