



# Member News

IN LOVING MEMORY OF



# JOHN HEXAMER

JULY 27, 1944 – APRIL 2, 2026

## A LEGACY OF SERVICE AND COMPASSION: REMEMBERING JOHN HEXAMER

I would like to take a moment to remember **John Hexamer** and to reflect on the extraordinary legacy of service he leaves behind. John passed away on April 2, and his commitment to our credit union spanned an incredible **48 years** of volunteer service.

John joined the board in **1977**, beginning a lifetime of steady leadership and devotion. He served continuously until **March of 2025**, offering his insight, guidance, and care for nearly five decades. From **2005 through 2022**, John served as Board Chair, helping to lead the organization through years of growth and change. Even after stepping down from that role, he continued to serve faithfully, always willing to lend his experience and support for the good of the credit union.



His commitment to our credit union spanned an incredible 48 years.

Beyond his service here, John's dedication to education was equally remarkable. He devoted **52 years** to Northwest High School, a true testament to his passion for students and lifelong learning. Over the years, John served Northwest as a teacher, administrator, and board member, positively influencing countless lives through his leadership and example.



Above all, John was a person who genuinely cared about people. He loved spending time with his family and friends and took an active interest in the lives of others. I will always remember my last conversation with John, as he took the time to ask about my children—one small moment that perfectly reflected his kindness, thoughtfulness, and deep concern for those around him.

We are profoundly grateful to John for his years of service and the lasting impact he made. Thank you to his wife, **Judy**, of 60 years, and to his entire family for sharing John with us for so many years. His dedication, integrity, and compassion will not be forgotten.

- Nino Gemma  
CEO of Stark Federal Credit Union

## UPCOMING HOLIDAY CLOSURES



## In This Issue

Mortgage Loans

AI Voice Scams

Graduation Gifts

# Promotions

**DING. DONG. DITCH THE BIG BANK.**

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

**STARK** Federal Credit Union

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.

**NEW AUTO LOANS HAVE PAYMENTS FOR 90 DAYS\***

**STARK** Federal Credit Union

**THINK BIG BANK SMALL**

\*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. 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, 2026.

**YOU EARNED IT**

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

**LOWER RATES FRIENDLY SERVICE**

**STARK** Federal Credit Union

**NEW KID'S ACCOUNTS GET AIRPODS**

**STARK** Federal Credit Union

**THINK BIG BANK SMALL**

\*Opening a child's account with a \$50 minimum deposit will result in receiving Apple AirPods, while supplies last. In the event of supplies being exhausted, the opened account will be credited with the value of the Air Pods, \$130. Account must remain open for 90 days or initial deposit will be forfeited. Each child must be under 18-years old and must be a first-time member with no previous relationship with Stark Federal Credit Union. Parent/guardian must be at least 18 years of age to participate. Child must have some form of identification such as a birth certificate or social security card. The value of the bonus (currently \$130) may appear on 1099 tax form. Member is responsible for paying all taxes associated with the reward. SFCU is not responsible for lost or broken devices after disbursement. This offer cannot be combined with any other promotional offer. SFCU reserves the right to cancel the promotion at any time. Offer ends May 31, 2026.

**FLEXIBILITY WHEN YOU NEED IT MOST**

**GET A HOME EQUITY LOAN OR LINE OF CREDIT**

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

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

**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

## TRUST YOUR GUT, NOT YOUR EARS: THE AI VOICE SCAM

### 1. THE THREAT

SCAMMERS ARE USING ARTIFICIAL INTELLIGENCE TO CLONE THE VOICES OF YOUR FRIENDS AND FAMILY, FAKING EMERGENCIES TO STEAL YOUR MONEY.



### 2. HOW IT WORKS

#### The Sample:

Scammers scrape a short audio clip (sometimes just 3 seconds) from public social media videos or voicemails.



#### The Clone:

AI software instantly replicates the voice's tone, pitch, and accent.



#### The Call:

You receive a frantic phone call from an unknown or spoofed number that sounds exactly like your loved one.



### 3. THE RED FLAGS



**Extreme Urgency:** The caller is in a sudden crisis (car accident, jail, foreign hospital) and needs help right now.



**Demand for Secrecy:** They beg you "not to tell anyone else."



**Weird Payment Methods:** They demand funds via gift cards, wire transfers, or cryptocurrency.

**STARK**  
Federal Credit Union

### 4. HOW TO PROTECT YOURSELF

#### Verify Independently:

Hang up immediately. Call the person back using the trusted phone number saved in your contacts.



#### Use a Safe Word:

Establish a secret family password. If the frantic caller doesn't know it, it's a scam.



#### Pause and Breathe:

Scammers rely on your panic. Take a moment to think logically before acting.



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

LOOK FOR YOUR LETTER IN JUNE TO SKIP YOUR JULY OR AUGUST PAYMENT



## ONLINE BANKING UPGRADE



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

[STARKCU.ORG/upgrade](https://starkcu.org/upgrade)

## OUR Q2 CHARITIES ARE THE HUMANE SOCIETIES OF STARK AND SUMMIT COUNTIES



WE WILL DONATE \$25 FOR EVERY NEW CHECKING OR SWIPE & GO ACCOUNT OPENED AND ACCEPT CASH AND PET SUPPLIES AT EACH OFFICE.

## 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.

# Graduation Season: Smart Financial Gifts That Last Beyond the Party

By Eric Cameron

Graduation season is a time to celebrate hard work, new beginnings, and exciting opportunities ahead. While cash gifts and traditional presents are always appreciated, this milestone can also be a great opportunity to give something that creates long-term financial value.

**1. Contribute to an Investment Account:** Opening or contributing to a brokerage account, Roth IRA, or other investment account can be a meaningful gift. Starting retirement savings early gives them the advantage of time and compound growth.

**2. Help Build an Emergency Fund:** Many graduates are entering college, starting careers, or moving into their first apartment. Helping fund a savings account designated for emergencies can provide both practical support and peace of mind.

**3. Pay for a Useful Expense:** Sometimes the best gift is helping reduce a future financial burden. Consider assisting with textbooks, professional clothing, work tools, moving expenses, or student loan payments.

**4. Give Financial Education:** A personal finance book, budgeting app subscription, or session with a financial advisor can offer lifelong value. Understanding budgeting, credit scores, debt management, and investing early can shape strong financial habits for years to come.

The most impactful gifts often provide a foundation for future success. 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.

[starkcu.org](http://starkcu.org)

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