

November 2025

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

**STARK**

Federal Credit Union



# Member News

## REFINANCE YOUR LOAN REFUEL YOUR WALLET

REFI AN AUTO LOAN WITH **SFCU** AND GET **1% BACK** UP TO

**\$400\*\***



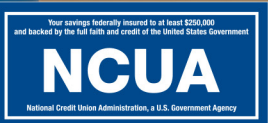
**RATES STARTING AT**

**4.74% APR\***  
FOR 36 MONTHS

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**THINK BIG  
BANK SMALL**



\*APR = Annual Percentage Rate. \*\*One percent of the refinanced loan amount, up to \$400, will be deposited into your account upon closing. Cash back will not exceed \$400. 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 4.74% APR would be approximately \$597.10. 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 December 31, 2025.

## UPCOMING HOLIDAY CLOSURES

**TUESDAY  
NOVEMBER 11TH  
VETERAN'S DAY**

**TUESDAY  
DECEMBER 2ND  
(CLOSING AT 4:00 PM)**

**THURSDAY  
DECEMBER 25TH  
CHRISTMAS**

**THURSDAY  
NOVEMBER 27TH  
THANKSGIVING**

**WEDNESDAY  
DECEMBER 24TH  
CHRISTMAS EVE  
(CLOSING AT 1:00 PM)**

**WEDNESDAY  
DECEMBER 31ST  
NEW YEARS EVE  
(CLOSING AT 1:00 PM)**

## In This Issue

Triple VISA Rewards Points

Staying Safe on Social Media

Smart Money Moves to End 2025

# Promotions



**RAKE IN THE CASH**

OPEN A CHECKING ACCOUNT AT SFCU AND GET: **\$400\***

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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 November 30, 2025.



**THIS HOLIDAY SEASON... DREAM BIG**

GET A HOLIDAY LOAN UP TO **\$2000** FOR 12 MONTHS

RATES STARTING AT **7.99% APR\***

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\*APR = Annual Percentage Rate. All loans are subject to credit approval. Loan rates are based on credit score and term of loan. Sample: For a \$2,000 loan for a term of 12 months with a 7.99% APR, the payment will be \$173.97 a month. Stark Federal reserves the right to cancel or modify the promotion at any time. The Holiday Loan is available until December 31, 2025.

## CHRISTMAS ACCOUNT GIFTS

ALL **CHRISTMAS ACCOUNT HOLDERS** CAN PICK UP THEIR **ORNAMENT** FROM OUR OFFICES IN **JACKSON, CANTON, OR ALLIANCE!**

## TRIPLE rewards ON YOUR VISA ORANGE CARD THROUGHOUT NOVEMBER



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## MALLEY'S CHOCOLATE

Proceeds will be used to purchase **LEGO sets for children in need** and donated to the **Salvation Army**

**PURCHASE AT TELLER WINDOWS**

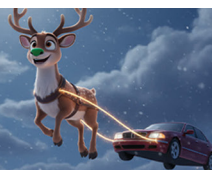
**\$2 PER BAR**



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## WINTER SKIP-A-PAY

LOOK FOR YOUR LETTER IN NOVEMBER FOR DETAILS



**SKIP YOUR AUTO LOAN PAYMENT IN DECEMBER**

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# Info

## Smart & Safe On Social Media

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### Guard Personal Info

- Limit location tagging and only share photos after leaving somewhere
- Customize who can see your info
- Regularly audit friends and followers

### Avoid Scams

- Be skeptical of links and Direct Messages (DMs)
- Avoid random quizzes and surveys that ask for personal info
- Verify companies and their claims independently from trusted sources

### Be Secure

- Use strong, unique passwords and keep them secure
- Utilize Two-Factor Authentication (2FA)
- Back up important data regularly

### Prioritize Wellbeing

- Don't interact with trolls or get upset over arguments
- Balance your screen time and know when to unplug
- Engage with new content and topics regularly so that the algorithms don't put you in a feedback loop

**WE RAISED  
\$50000**

FOR THE AMERICAN CANCER SOCIETY

**THANK YOU  
FOR DONATING**



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## 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.

# 11 Smart Money Moves to Make Before December 31st

By Eric Cameron

As the year winds down, now is the time to make strategic financial moves that can strengthen your position for the year ahead. A few thoughtful steps before December 31st can reduce taxes, boost savings, and set you up for a stronger 2026.

- 1. Max Out Retirement Contributions** - Add to your 401(k) or IRA to maximize tax-deferred savings.
- 2. Review Your Tax Withholding** - Avoid surprises next spring by checking your current withholding and adjusting if needed.
- 3. Use Your FSA or HSA Funds** - Spend eligible dollars before they expire.
- 4. Take Advantage of Charitable Giving** - Donate cash or appreciated assets to qualified charities for potential tax deductions and year-end goodwill.
- 5. Review Investment Gains and Losses** - Offset capital gains by selling underperforming assets.
- 6. Spend Down 529 Plan Funds if Needed** - Use education savings as intended to avoid penalties and keep your plan on track.
- 7. Check Beneficiaries and Insurance Coverage** - Update policies and accounts to reflect any life changes this year.
- 8. Pay Down High-Interest Debt** - Reducing costly debt is one of the most effective ways to free up future cash flow.
- 9. Review Your Budget and Goals** - Assess how your spending aligned with your 2025 goals and plan early for the year ahead.
- 10. Use Employer Benefits Before They Expire** - Don't leave bonuses, stipends, or reimbursements on the table.
- 11. Schedule a Financial Review** - Meet with your advisor to align next year's strategy.

By acting now, you can close out 2025 with confidence and start 2026 on a solid financial foundation. 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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