

November 2024

starkcu.org

STARK

Federal Credit Union

Member News



RATES DOWN
CASH UP



REFINANCE YOUR AUTO
LOAN AND GET UP TO

\$400 CASH*
BACK

RATES AS LOW AS: **4.99%** FOR 36
APR** MONTHS



STARK

Federal Credit Union



THINK BIG
BANK SMALL

*Up to \$400 will be deposited into your account upon closing. Earn \$100 for every \$10,000 you refinance up to \$400. 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 2018 and newer. A sample monthly payment for a loan of \$20,000 and a term of 36 months at 4.99% APR would be approximately \$599.30 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, 2024.

Upcoming Holiday Closings



In This Issue

Holiday Loan

Elder Abuse

End-of-Year Financial Planning

Promotions

FALL INTO \$200

NEW CHECKING
ACCOUNTS GET A

\$200*
BONUS

STARK
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COME INTO ANY OFFICE
• DRESSLER RD
• CLEVELAND AVE
• ALLIANCE

NCUA
THINK BIG
BANK SMALL

*\$200 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 old or older. Promotion not valid for organizations and businesses. The member must perform 10 point of sale debit card transactions or have a direct deposit of at least \$500 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, 2024.

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**



**THINK BIG
BANK SMALL**

NEED **EXTRA CASH** FOR THE HOLIDAYS?
APPLY FOR OUR HOLIDAY LOAN



GET UP TO
\$2000
FOR 12 MONTHS

RATES AS LOW AS
8.49%*
APR

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*APR = Annual Percentage Rate. All loans are subject to credit approval. Sample: For a \$2,000 loan for a term of 12 months with a 8.49% APR, the payment will be 174.47 a month. Stark Federal reserves the right to cancel or modify the promotion at any time. The Holiday Loan is available until December 31, 2024.

MALLEY'S CHOCOLATE

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

\$2
PER BAR

PURCHASE AT TELLER WINDOWS



News & Info



ELDER ABUSE AWARENESS

ELDER ABUSE BY THE NUMBERS



Older people who have been abused have a **300% HIGHER RISK OF DEATH.**



ONLY 1 IN 14 CASES OF ELDER ABUSE are reported



5 MILLION ELDER AMERICANS are abused annually



1 IN 10 AMERICANS AGED 60+ have experienced elder abuse



WARNING SIGNS OF ELDER ABUSE



Unexplained bruises, pressure marks, abrasions or burns



A sudden change in alertness or unusual depression



Unexplained withdrawal from normal activities



A sudden change in finances



Poor hygiene or unusual weight loss

WE RAISED \$4500

FOR THE AMERICAN CANCER SOCIETY

THANK YOU FOR DONATING



STARK

Federal Credit Union



WINTER SKIP-A-PAY

LOOK FOR YOUR LETTER IN NOVEMBER FOR DETAILS



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.

Five Key Steps for End-of-Year Financial Planning

by Larry Hackenberg

As the year draws to a close, it's the perfect time to review your financial situation and make strategic decisions to ensure a prosperous new year. Here are some key steps to consider for effective end-of-year financial planning:

- 1. Review Your Budget:** Assess your spending habits and adjust your budget to align with your financial goals for the upcoming year
- 2. Maximize Retirement Contributions:** Contribute the maximum to your 401(k) or IRA to reduce taxable income and boost retirement savings.
- 3. Tax Planning:** Explore strategies like tax-loss harvesting and charitable donations to minimize your tax liability. Consult a tax professional for personalized advice.
- 4. Check Your Credit Report:** Obtain a free credit report and correct any errors to maintain a healthy credit score.
- 5. Review Insurance Coverage:** Ensure your health, home, and auto insurance policies provide adequate coverage and make necessary adjustments. Review your beneficiary assignments and make changes when needed.

By taking these steps, you can close out the year with confidence and set the stage for a financially successful new year. Remember, proactive planning is key to achieving your financial goals and securing your future.

If you have any questions or need personalized advice, feel free to reach out. Wishing you a wonderful holiday season!



**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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