November 2026
starkcu.org

STARK
Federal Credit Union

Member News





*One percent of the refinanced loan amount, up to $400, will be deposited into your account upon closing. 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 2022 and newer. A sample monthly payment for a loan of $20,000 and a term of 60 months at 5.24% APR would be approximately $379.67. 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, 2026.

UPCOMING HOLIDAY CLOSURES

- WEDNESDAY NOVEMBER 11 VETERAN'S DAY
- THURSDAY DECEMBER 24 CHRISTMAS EVE (CLOSING AT 1:00 PM)
- THURSDAY DECEMBER 31 NEW YEARS EVE (CLOSING AT 1:00 PM)
- THURSDAY NOVEMBER 26 THANKSGIVING
- FRIDAY DECEMBER 25 CHRISTMAS
- FRIDAY JANUARY 1 NEW YEARS DAY

In This Issue

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Promotions



*$400 checking bonus will be deposited into the qualifying member's checking account within 60 days after the member satisfies the checking bonus requirements. 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 $1,250 within 60 days of opening their new account to qualify. This promotion is available only to new Stark Federal members who are not owners, joint owners, signers, authorized users, or otherwise associated with any existing Stark Federal account. Qualifying members who also deposit and maintain at least $2,500 in new money in a Stark Federal savings account at the time of opening will receive an additional $100 bonus, which will be deposited after 90 days. Account must remain open for 90 days or the bonus will be forfeited. Maximum total bonus is $500. 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. Federally insured by NCUA. Offer is valid until November 30, 2026.



*Triple points on a maximum of $10,000 spent. Offer ends November 30, 2026.

CHRISTMAS ACCOUNT GIFTS

All **Christmas Account Holders** can pick up their **complimentary ornament** from our offices in **Jackson Township**, **Canton**, or **Alliance**.

HELP US PROVIDE LEGO SETS FOR LOCAL CHILDREN!

Buy Malley's Chocolate at any SFCU office

$3 or 2 for $5

All proceeds go toward purchasing LEGO sets for local children

STARK Federal Credit Union

THE SALVATION ARMY





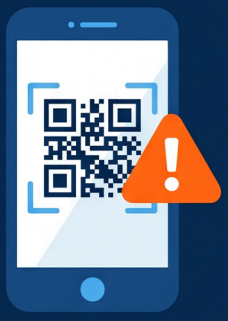
*APR = Annual Percentage Rate. All loans subject to credit approval. Loan rates are based on credit score and term of loan. Sample: For a $2,000 loan for a term of 12 months with a 6.99% APR, the payment will be $173.08 a month. Stark Federal reserves the right to cancel or modify the promotion at any time. The Holiday Loan is available until December 31, 2026.



Info

BEWARE OF QR CODE SCAMS

QR codes are convenient — but scammers exploit them too.



COMMON SCAMS

SURPRISE PACKAGE — "Scan to claim your gift!" steals your data

PARKING METERS — fake stickers lead to fraudulent payment sites

RED FLAGS

- Misspellings or suspicious URLs
- QR codes from unknown senders
- Stickers placed over real codes
- Urgent pressure to scan
- Crypto or overseas investment requests

STAY SAFE

- Type website addresses manually when possible
- Suspicious site? Close it — enter nothing
- Pay with credit card, not debit
- Verify codes from friends/family directly
- Avoid tampered or oddly placed codes

Stay alert — a little caution goes a long way.

THANK YOU FOR HELPING US RAISE $5000 FOR THE AMERICAN CANCER SOCIETY



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.

Enjoy the Holidays Without the Financial Hangover

By Eric Cameron

The holiday season is a time for celebrating, giving, and making memories with loved ones. But between gifts, gatherings, travel, and seasonal activities, expenses can add up quickly. Without a plan, holiday spending can create financial stress that follows you well after the new year.

But enjoying the holidays doesn't have to mean overspending. A few simple strategies can help you celebrate while keeping your financial goals on track.

1. **Start with a realistic budget.** Before shopping begins, determine how much you can comfortably spend on gifts, entertaining, travel, and other holiday expenses. Make a list and assign spending limits to each category. Remember to account for smaller purchases that are easy to overlook, such as decorations, shipping costs, and last-minute gifts.
2. **Shop with intention.** Holiday sales can offer great opportunities to save, but a discount isn't necessarily a bargain if you're purchasing something you don't need. Compare prices, stick to your shopping list, and resist the pressure of limited-time offers. Consider thoughtful alternatives to expensive gifts, such as homemade treats, shared experiences, or family gift exchanges.
3. **Be mindful of credit card spending.** Credit cards can provide convenience and valuable rewards, but carrying a balance can make holiday purchases significantly more expensive. Whenever possible, spend only what you can afford to repay in full. Setting transaction alerts and monitoring your balances can help you stay accountable.
4. **Keep the bigger picture in mind.** Your holiday spending should fit within your overall financial priorities, not compete with them. Avoid dipping into emergency savings or sacrificing progress toward important goals to cover seasonal expenses.

Ultimately, the holidays are about connection, gratitude, and meaningful experiences, not how much money you spend. With a little planning and thoughtful decision-making, you can enjoy the season without the financial hangover.

The best gift you may give yourself this holiday season is the peace of mind that comes from starting the new year on solid financial footing.



HACKENBERG FINANCIAL GROUP

2209 Fulton Rd NW
Canton, OH 44709
Call 330-489-9999 for more information.



STARK Federal Credit Union

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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2026 THE OFFICIAL COMMUNITY'S CHOICE AWARDS Stark County WINNER

FEDERALLY INSURED BY NCUA