

October 2025

starkcu.org

STARK

Federal Credit Union



Member News

RAKE IN THE CASH

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

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**THINK BIG
BANK SMALL**

*\$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.

UPCOMING HOLIDAY CLOSURES

**MONDAY
OCTOBER 13TH
COLUMBUS DAY**

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

**THURSDAY
NOVEMBER 27TH
THANKSGIVING**

In This Issue

Fall CD Special

Think Before You Click

Face Your Financial Fears

Promotions

ORANGE OR BLUE

Open a SFCU Orange Rewards or Blue Royal credit card and get a:

\$200 BONUS*

Rates starting at **11.25% APR**

**THINK BIG
BANK SMALL**



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*\$200 bonus credit will be applied to the credit card and must be used within a six-month period or will be forfeited. **APR = Annual Percentage Rate. APR is determined when you open your account and is based upon your creditworthiness and substantial credit. The APR will vary with the market based on the Prime Rate plus a margin. The rate is the same for balance transfers and cash advances. No annual fee or minimum finance charge fees. Balance transfer fee is \$10 or 3.5% - whichever is greater. Interest accrues at the time of transfer. SFCU loans are subject to credit approval. Standard rates apply for new purchases. Promotion valid on SFCU VISA Royal Credit Card and SFCU VISA Orange Rewards Credit Card. The standard variable APR is between 11.25% and 17.99% APR for our VISA Royal Credit Card and 16.25% APR for our VISA Orange Rewards Credit Card. Card holders must be current on their payments and meet standard guidelines for credit increase approval. This offer cannot be combined with any other promotional offer. To qualify the Stark Federal member must be 18 years old or older. Current SFCU VISA cardholders are not eligible for this offer. Promotion not valid for organizations and businesses. Other restrictions may apply. Call or visit any branch for more details. Stark Federal reserves the right to cancel or modify the promotion at any time. Offer ends October 31, 2025.

THIRD QUARTER DIVIDENDS

YOUR BOARD OF DIRECTORS HAS DECLARED A **1.00% APY DIVIDEND** FOR THE THIRD QUARTER OF 2025 FOR ALL REGULAR SHARE ACCOUNTS & SECONDARY SHARE ACCOUNTS

**1.00% RATE
1.00% APY**

REFINANCE YOUR LOAN REFUEL YOUR WALLET

REFI 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**

*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 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 \$597.07. 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.

CARVE OUT YOUR FINANCIAL FUTURE

FALL SHARE CERTIFICATE SPECIAL

MAX \$50,000 PER INDIVIDUAL



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*APY = Annual Percentage Yield. APY is accurate as of 9/17/2025. Total balance of 6-month CD will automatically roll into a 6-month CD at the current rate once 6-month special term is over. Fees such as a penalty for early withdrawal on Share CDs may reduce earnings. A minimum of \$500 required and a maximum of \$50,000 per individual to participate in special CD and offered APY. Limit 2 CDs per member. Businesses not eligible. Individual and joint accounts only. Stark Federal CU Savings account (non CD) products are variable rate and the dividend rate for the current quarter is declared at the last monthly Board of Directors meeting of the quarter. Stark Federal CU is open to anyone who lives, works, worships, or attends school in Stark or Carroll County. Federally Insured by NCUA. Equal Housing Opportunity. Rates subject to change at any time.

Info

Think Before You Click

One wrong click can cost you your money, data – even your identity.



- Never share one-time PINs or passwords
- Double-check email senders to ensure authenticity
- Don't click unknown links or attachments
- Only use verified apps and websites
- Report suspicious messages immediately

Stay Alert. Stay Safe. Report Cybercrime

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ATTN: CHRISTMAS ACCOUNT HOLDERS

CHRISTMAS ACCOUNT FUNDS WILL BE TRANSFERRED TO YOUR CHECKING OR SAVINGS ACCOUNTS ON **FRIDAY, OCT 3.**

VISIT A BRANCH AFTER **OCTOBER 13** TO RECEIVE A COMPLIMENTARY CHRISTMAS ACCOUNT GIFT MADE BY THE WORKSHOPS, INC.

ONE MILLION SHEETS

THANKS TO EVERYONE WHO VOTED IN THIS YEAR'S COMPETITION!

SEE THE WINNERS AT:

ONEMILLIONSHEETS.COM

JOIN US AT THE KENT STATE STARK CAMPUS ON **SUNDAY OCTOBER 12** AT **10AM** FOR THIS YEAR'S MAKING STRIDES AGAINST BREAST CANCER WALK 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.

October Scare: The Most Common Financial Fears — and How to Face Them

By Larry Hackenberg

October isn't just the season of haunted houses and spooky costumes. It's also a time when many people quietly wrestle with financial fears that feel just as chilling. However, most of these fears are manageable. Here are three of the most common fears, and how to keep them from haunting your wallet.

1. Fear of a Market Crash

October has a reputation for volatility. While it's true that the market can get bumpy this time of year, history shows that long-term investors who stay the course tend to recover and grow wealth over time.

What to Do: Make sure your portfolio is properly diversified and aligned with your goals. Don't try to time the market. Stay focused on your long-term strategy.

2. Fear of Outliving Your Money

With people living longer, this fear is more real than ever.

What to Do: Work with a financial advisor to build a retirement income plan that includes guaranteed sources of income (like Social Security or annuities) and update your plan regularly to reflect life changes.

3. Fear of Unexpected Expenses

Whether it's a medical emergency, job loss, or home repair, unexpected costs can strike at the worst time.

What to Do: Build (or boost) an emergency fund with 3–6 months of essential expenses. Even small, regular contributions can add up and provide peace of mind.

October is a great time to review your financial plan, face the "what-ifs," and prepare — not panic. Because the real trick is knowing that your financial future doesn't have to be scary. 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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