

October 2026

starkcu.org

STARK

Federal Credit Union



Member News

IT'S A CASH-U-COPIA Get up to **\$500**

\$400 bonus for new checking accounts

\$100 extra when you open a savings account too with a \$2500 minimum deposit



STARK

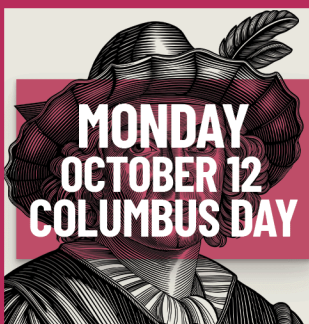
Federal Credit Union

**THINK BIG
BANK SMALL**



*\$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 the checking bonus requirements are met 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. Offer is valid until November 30, 2026.

UPCOMING HOLIDAY CLOSURES



In This Issue

1% Cash Back Auto Refi

The ClickFix Scam

Financial Ghosts

Promotions

Q3 DIVIDENDS

Your Board of Directors has declared a **0.75% APY** Dividend for the **third quarter of 2026** for all **Regular Share and Secondary Share Accounts**

0.75% APY TOTAL

YOU'RE IN LUCK
REFINANCE YOUR AUTO LOAN FROM ANOTHER LENDER & GET
1% CASH BACK
UP TO \$400*

RATES AS LOW AS **4.99% APR****
FOR 60 MONTHS

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NCUA **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 2020 and newer. A sample monthly payment for a loan of \$20,000 and a term of 60 months at 4.99% APR would be approximately \$377.35. 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 refinancing offer. Contact the credit union for further details and current rates. This offer expires December 31, 2026.

CERTIFICATE SPECIAL

8-MONTHS | **4.15% APY***



A rate of return that's **scary good**
\$10,000 Minimum Deposit

*APY = Annual Percentage Yield. APY is accurate as of 10/2/2026. Total balance of 8-month CD will automatically roll into a 12-month CD at the rate then in effect. Fees such as a penalty for early withdrawal on Share CDs may reduce earnings. A minimum of \$10,000 is required to participate in special CD and offered APY. Businesses not eligible. Individual and joint accounts only. Stark Federal CU is open to anyone who lives, works, worships, or attends school in Stark, Carroll, Portage, Summit, Tuscarawas, or Wayne County. Federally Insured by NCUA. Max \$250,000 per CD. Limit of 2 per member. Rates subject to change at any time.

PICK A CARD, EITHER CARD
Open an **Orange Rewards** or **Blue Royal Credit Card** and Get:

\$300*

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Rates starting at **11.00% APR****

*\$300 bonus credit will be applied to the credit card statement 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 other underwriting criteria. 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. 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 11.00% and 17.99% APR for our VISA Royal Credit Card and 16.00% APR for our VISA Orange Rewards Credit Card. Cardholders 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, 2026.

LENDING A HELPING HAND ON YOUR NEW MORTGAGE!
GET YOUR DREAM HOME AT A GREAT RATE AS LOW AS:

6.25% RATE
6.40% APR

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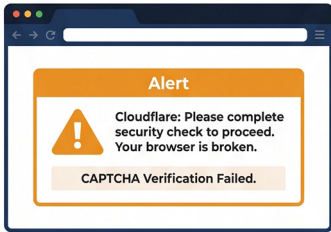
APR = Annual Percentage Rate. Approximate monthly payment for a loan of \$200,000 at 6.40% APR for 360 months would be \$1,252 (excluding taxes, insurance, and PMI). Rate and APR are subject to change without notice. Offer applies to primary, owner-occupied residential first conventional mortgages (excluding 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. Stark Federal Credit Union reserves the right to modify or terminate this offer at any time without prior notice. Stark Federal CU is open to anyone who lives, works, worships, or attends school in Stark, Carroll, Portage, Summit, Tuscarawas, or Wayne County, Ohio. Federally insured by NCUA. Equal Housing Lender. NMLS #455735.

Info

ANATOMY OF A 'CLICKFIX' SOCIAL ENGINEERING ATTACK

When Hackers Trick You Into Hacking Yourself.

1. THE BOGUS ERROR



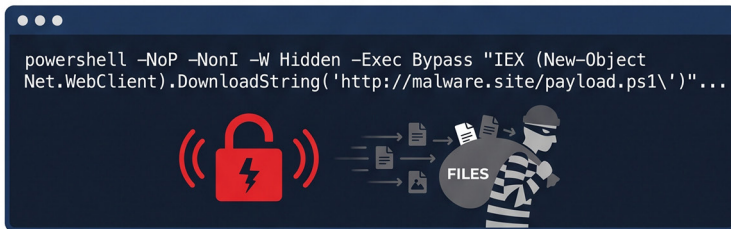
A compromised website shows a fake error or fake CAPTCHA check claiming your browser is broken.

2. THE CLIPBOARD TRAP



The site automatically copies a hidden PowerShell script to your clipboard and tells you to run it.

3. ZERO-CLICK BYPASS



Because you executed the command manually, traditional antivirus and firewalls assume it is authorized system activity.



4. HOW TO STAY SAFE

Legitimate websites and CAPTCHAs will never ask you to paste code into your terminal or run dialog.

DOLLAR DOG NIGHTS ARE BACK!



We are sponsoring \$1 hot dog nights throughout the highschool football season.

Check our Facebook page this fall for the schedule!

ATTN: Christmas Account Holders

Christmas Account funds will be transferred to your checking or savings accounts on **Friday, October 2.**

Visit a branch after October 21 to receive a complimentary Christmas Account gift made by The Workshops, Inc.

ONE MILLION SHEETS

Thanks to everyone to who voted in this year's competition!

See the winners at:

ONEMILLIONSHEETS.COM

Join us at Don Scott Field at ForeverLawn Sports Complex in Canton on **Sunday, October 11 at 10am** for the **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.

Don't Let Financial Ghosts Haunt Your Future

By Eric Cameron

October is a good time to look for things that have quietly slipped out of sight. A few small financial loose ends can linger for years, but a fall checkup can help you find them and decide what to do next.

Look for these four financial “ghosts”:

- 1. Retirement accounts from old jobs.** If you've changed employers, make a list of any 401(k), 403(b), or pension plans you may have left behind. Find out where each account is held, how it's invested, and whether its fees still make sense. If you cannot locate an old plan, the Department of Labor's Retirement Savings Lost and Found database (<https://lostandfound.dol.gov>) may help you identify whom to contact. Before moving an account, compare your options and any tax consequences.
- 2. Outdated beneficiaries.** A marriage, divorce, birth, or death may have changed whom you want to receive your accounts or life insurance. Check the beneficiary forms on each account, including any contingent beneficiaries. Make sure those choices still fit your wishes and the rest of your estate plan.
- 3. Benefits you signed up for and forgot.** Review your workplace benefits before open enrollment ends. Are you contributing enough to receive your full retirement plan match, if one is offered? Are you still paying for coverage you no longer need? A few minutes with your benefits information can reveal an opportunity you've been overlooking.
- 4. Charges that keep coming back.** Scan a few months of checking and credit card statements for subscriptions, memberships, and automatic renewals. Cancel what you no longer use and put any savings toward a goal that matters more to you.

You don't have to tackle everything at once. Pick one ghost this week, find the paperwork or log in to the account, and take the next step. By the time the Halloween decorations come down, you could have a clearer picture of your finances and fewer surprises waiting in the shadows. 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.**

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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