

September 2024

starkcu.org

**STARK**

Federal Credit Union



# Member News

# BLUE OR ORANGE

OPEN A SFCU VISA ORANGE REWARDS CARD OR A VISA ROYAL CARD AND GET A

**\$200 BONUS\*\***

RATES STARTING AT

**12.50%\***  
APR

**330.493.7602**



**THINK BIG  
BANK SMALL**

**STARKCU.ORG/GET200**



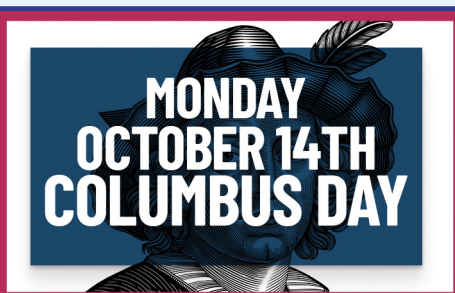
**STARK**  
Federal Credit Union

\*APR = Annual Percentage Rate. The APR will vary with the market based on the Prime Rate. 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 12.50% and 18% APR for our VISA Royal Credit Card and 17.50% APR for our VISA Orange Rewards Credit Card. APR is determined when you open your account and is based upon your creditworthiness and substantial credit. After that, your APR will vary with the market based on the Prime Rate plus a margin. Card holders must be current on their payments and meet standard guidelines for credit increase approval. \*\*\$200 bonus credit will be applied to the credit card and must be used within a six-month period or will be forfeited. This offer cannot be combined with any other promotional offer. Current SFCU VISA cardholders are not eligible for this offer. 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, 2024.

## Upcoming Holiday Closing



**MONDAY  
SEPTEMBER 2ND  
LABOR DAY**



**MONDAY  
OCTOBER 14TH  
COLUMBUS DAY**

## In This Issue

**One Million Sheets**

**Strides Against Breast Cancer**

**Strategies for Volatility**



# Community Outreach

**We Sponsored 7 "Dollar Dog" Nights This Season!**

## DOLLAR DOG NIGHTS

**PERRY VS. CENTRAL CATHOLIC - AUG 22**

**NORTHWEST VS. MARLINGTON - AUG 30**

**LAKE VS. GLENOAK - SEPTEMBER 20**

**LOUISVILLE VS. CENTRAL CATH - SEP 27**

**TUSLAW VS. MANCHESTER - OCTOBER 4**

**ALLIANCE VS. WEST BRANCH- OCTOBER 11**

**JACKSON VS. HOOVER- OCTOBER 25**



sponsored by  
**STARK**

Federal Credit Union

## ~~ONE~~ TWO MILLION SHEETS

**WINNER: 1,000,000 SHEETS**  
**2ND-5TH: 250,000 SHEETS**

**ONEMILLIONSHEETS.COM**

**VOTE FOR YOUR FAVORITE LOCAL SCHOOL FROM**  
**SATURDAY, SEPTEMBER 21 - MONDAY, SEPTEMBER 30**

**STARK**  
Federal Credit Union

THINK BIG  
BANK SMALL

## STRIDES AGAINST BREAST CANCER



BEGINNING ON  
**SEPTEMBER 3RD**, WE  
WILL HAVE OUR ANNUAL  
BASKET RAFFLE TO RAISE  
MONEY FOR THE **STRIDES**  
AGAINST BREAST  
CANCER ASSOCIATION.

VISIT OUR THREE  
BRANCHES TO SEE THE  
RAFFLE BASKETS AND BUY  
TICKETS.

**TICKETS WILL BE \$1.00**  
**EACH OR 6 FOR \$5.00.**

**WINNERS CHOSEN OCTOBER 4TH**

# News & Info

## How Multifactor Authentication Works



### What is **multifactor authentication**?



Multifactor authentication (MFA) gives your accounts an extra layer of protection by requiring two+ identifying factors for every login.

### How it works:



Something you know

+



Something you have

+



Something you are

=



ACCESS GRANTED!

### SAFETY STATS

There are  
**15 billion**  
passwords  
for sale on the darkweb.

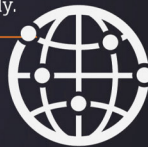


Every **39 seconds**,  
there is a new attack on the web.



**30,000**  
websites  
are hacked daily.

MFA can reduce the risk  
of identity theft by  
**99.9%.**



WITH YOUR HELP,  
WE **RAISED \$4700**  
AND **PET SUPPLIES**  
FOR THE **STARK**  
**COUNTY HUMANE**  
**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.



# Four Strategies for a Volatile Market

by Eric Cameron

Market volatility is back, and it's shaking up portfolios worldwide. Whether it's driven by geopolitical events, economic data results, or shifts in investor sentiment, here's how you can stay on course and protect your investments during turbulent times.

- 1. Utilize Dollar-Cost Averaging.** When markets are volatile, timing the market is nearly impossible. Instead, embrace dollar-cost averaging by investing a fixed amount of money at regular intervals, regardless of market conditions. This strategy reduces the impact of short-term fluctuations and can lead to buying more shares when prices are low.
- 2. Diversify Across Different Asset Classes.** Diversification remains a key strategy in turbulent markets. Ensure your portfolio is spread across different asset classes, such as stocks, bonds, real estate, commodities, etc. This approach helps cushion the blow of market swings, as different assets often react differently to the same market conditions.
- 3. Focus on Quality.** In uncertain markets, high-quality companies with strong balance sheets, stable cash flows, and a history of weathering economic downturns are likely to be more resilient. Consider shifting some of your portfolio into blue-chip stocks or companies in defensive sectors like utilities, healthcare, and consumer staples.
- 4. Hold Some Cash in Reserve.** Having cash on hand during periods of volatility can provide both peace of mind and the ability to take advantage of buying opportunities when they arise. Holding a portion of your portfolio in cash or cash-equivalents allows you to remain flexible and responsive to market movements. With cash-equivalents paying higher interest right now, this is an even better strategy in the current environment.

Market volatility can be unsettling, but it also presents opportunities for disciplined investors. By maintaining a long-term perspective, diversifying your holdings, and sticking to a solid investment plan, you can navigate choppy waters and position your portfolio for future growth.



Hackenberg Financial Group

**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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