

September 2025

starkcu.org

STARK

Federal Credit Union



Member News

ORANGE OR BLUE

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

**\$200
BONUS***

Rates starting at **11.50%^{**}** 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 11.50% and 17.99% APR for our VISA Royal Credit Card and 16.50% 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.

UPCOMING HOLIDAY CLOSURES

**MONDAY
OCTOBER 13TH
COLUMBUS DAY**

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

In This Issue

One Million Sheets

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DOLLAR DOG NIGHTS

Check out our **Facebook page** throughout the **High School Football season** to see participating schools and dates so that you can score **dollar dogs** throughout the Fall!



OUR SECONDARY SAVINGS ACCOUNTS GET YOU TO **WHERE YOU WANT TO GO**

Save for your next vacation, car, holiday, or **whatever you want!**

Federally insured by NCUA



ONE MILLION SHEETS

VOTE FOR YOUR SCHOOL! WE ARE GIVING OUR SCHOOLS 2 MILLION SHEETS OF PAPER!

WINNER: **1 MILLION SHEETS** 2-5th PLACE: **250K SHEETS**

VOTE ONLINE FROM **SEPTEMBER 20 - SEPTEMBER 29**

ONEMILLIONSHEETS.COM

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STRIDES AGAINST BREAST CANCER



BEGINNING ON **SEPTEMBER 2**, WE WILL HAVE OUR ANNUAL BASKET RAFFLE TO RAISE MONEY FOR THE AMERICAN CANCER SOCIETY'S **STRIDES AGAINST BREAST CANCER FUNDRAISER**.

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 10

Info

HOW TO BUILD AN Emergency Fund

Set a Target Amount

Aim for 3–6 months' worth of expenses based on your needs.

Open a Dedicated Savings Account

Keep your emergency fund separate to avoid spending it.

Use Only for True Emergencies

Reserve it for unexpected expenses like medical bills or job loss.



Start Small & Be Consistent

Begin with a realistic goal, then increase gradually.

Automate Your Savings

Set up automatic transfers so you save consistently.

THANKS FOR SHREDDING!

Our annual **Shred Days** were a success! We shredded and recycled over **7,700lbs of paper** and **collected/donated over \$4,000** to the Stark County Hunger Task Force.

Thanks to all who participated or donated, and we'll see you again next year!



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.

Back-to-School Budgeting: Hidden Costs Parents Shouldn't Miss

By Eric Cameron

Back-to-school season often comes with a predictable list of expenses: backpacks, school supplies, new clothes. But as many parents know, hidden costs can quietly stack up. Here are some commonly overlooked back-to-school expenses—and how to prepare for them:

1. Technology & Software

In today's classrooms, students are expected to have access to laptops and tablets. These items can add hundreds of dollars to your back-to-school bill.

Tip: Check with teachers early to confirm required tech and look for student discounts or refurbished models.

2. Activity Fees & Equipment

Sports teams, music programs, and extracurricular clubs often come with participation fees, uniforms, or equipment costs.

Tip: Set aside a flexible "activity buffer" in your budget to absorb these seasonal costs.

3. Lunch & Snacks

School lunches can add up over time. Add in after-school snacks and convenience foods, and it's easy to underestimate this category.

Tip: Track lunch spending for one month to get a clear picture and adjust accordingly.

4. Transportation

Gas, car maintenance, or public transportation fees can sneak into the monthly budget, especially if routines change in the fall.

Tip: Reassess your transportation budget in September to reflect real usage.

By planning for these hidden costs now, you'll avoid budget blowouts later and start the school year with more confidence and less stress. 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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