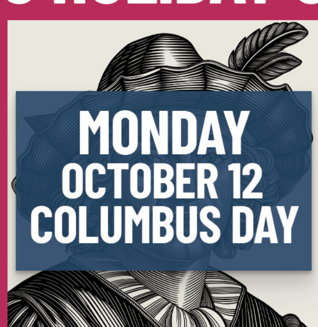
September 2026
starkcu.org

STARK
Federal Credit Union

Member News

*$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 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. 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 10.75% and 17.99% APR for our VISA Royal Credit Card and 15.75% 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.

UPCOMING HOLIDAY CLOSURES



In This Issue

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Promotions

OUR SMART SAVER ACCOUNTS HELP YOU ACHIEVE YOUR SAVINGS GOALS!

Keep your savings separated so that you can get where you want to go.

Current Dividend Rate: 0.75% APY*

*APY= Annual Percentage Yield. The APY may vary based on the average daily balance during the dividend period. Fees may reduce earnings. Rate subject to change. For Regular Share, Sub Share/Smart Saver, and IRA Share Accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. A member will lose dividends if the account is closed before accrued dividends are credited. A minimum balance of $200 is required to earn dividends. Federally insured by the National Credit Union Administration. Call for current rates and information. Rates are subject to change. Rates effective 7/1/2026

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 (not 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.

ONE MILLION SHEETS COMPETITION

Vote for your school from **SEPT 19 - SEPT 28**

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

ONEMILLIONSHEETS.COM

STRIDES AGAINST BREAST CANCER

BEGINNING ON **SEPTEMBER 1** 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 9

CERTIFICATE SPECIAL

8-MONTHS | 4.00% APY*

Keep your savings running hot!

$10,000 Minimum Deposit

*APY = Annual Percentage Yield. APY is accurate as of 9/1/2026. Total balance of 8-month CD will automatically roll into a 12-month CD at the current rate once 8-month special term is over. 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.

Info

GHOST TAP
The Invisible Card Fraud

When fraudsters can use your card from anywhere

The scam

Scammers relay your tap-to-pay signal over the internet, then spend your money from miles away.

How it works

01 Fake text: "Package fee due" or "toll unpaid"

02 You enter card details + one-time code

03 Criminals add your card to Apple Pay / Google Pay

04 Relay app on a mule's phone

05 Mule taps at any store terminal

Tap here. Card pays there.

Why it's dangerous

- One wallet, many cities — Anywhere — A single tap can be relayed anywhere.
- Looks 100% normal — Routine — Banks see a routine contactless charge.
- Big buys, fast — High Value — Gift cards, iPhones, gold, even ATM cash.

The red flags

- Small charges you don't recognize
- Purchases in cities you never visited
- Alert: "New device added to your wallet"

Protect yourself

01 Never tap payment links in texts

02 Never share one-time codes (123456)

03 Turn off tap to pay when not needed

04 Monitor alerts; report fraud to your bank right away

Your card is never there — but the charge is.

SHREDDING IT UP!

Shred Days were another big success this year.

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

THE UPGRADE TO OUR ONLINE BANKING SYSTEM IS SCHEDULED FOR WEDNESDAY, SEPTEMBER 9

WATCH OUR WEBSITE, FACEBOOK PAGE, & EMAIL FOR UPDATES.

STARKCU.ORG/upgrade

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 For Your Finances

By Larry Hackenberg

September means back-to-school season. Students are settling into new routines, opening new textbooks, and getting ready for another year of learning. But you don't have to be heading back to the classroom to benefit from a quick refresher.

Here are four financial lessons that are always worth revisiting:

1. Do Your Homework

Before making a major financial decision, take time to understand your options. Whether you're choosing investments, deciding when to retire, or determining how much you can comfortably spend, a little planning upfront can prevent costly mistakes later.

2. Don't Wait Until the Night Before

Just like that school project we all waited too long to start, financial goals become much harder when we procrastinate. Retirement, college savings, and even building an emergency fund are easier when you give yourself more time. Starting small today is often more powerful than waiting until you can do more later.

3. Check Your Progress

A good financial plan isn't something you create once and forget. Life changes—and your plan should change with it. Review your savings, investments, insurance, beneficiaries, and financial goals periodically to make sure you're still headed in the right direction.

4. Ask for Help When You Need It

There's no extra credit for figuring everything out on your own. Financial decisions can get complicated, and sometimes a second set of eyes can uncover opportunities or potential problems you may have missed.

As the kids head back to school this fall, consider doing a little financial homework of your own. A few small adjustments today can put you in a much stronger position for the future.

If it's been a while since you've reviewed your financial plan or you're looking for a second opinion, Hackenberg Financial Group is here to help. Feel free to give us a call or speak with a teller to get started.

HFG 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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★2025★ THE OFFICIAL COMMUNITY'S CHOICE AWARDS Stark County WINNER