

Member News



Don't miss out.

Transfer your credit card balances with **ZERO** percent interest for 1 year.



Are you trying to pay down your credit card balance from another financial institution? Open a new Stark Federal **VISA Royal Credit Card** or **VISA Orange Rewards Card** and transfer your balance. You'll pay **ZERO PERCENT** interest on your transferred balance for **12 months!**

Stark Federal offers two VISA credit card programs to fit members' needs: the Orange Card and the Royal Card.



The **Orange Card** rewards points that can be redeemed for gift cards, name-brand merchandise and travel discounts.



The **Royal Card** is perfect for members that maintain excellent credit who would rather have a lower rate.

Take advantage of this limited-time offer before the holidays. Don't miss this chance to save money on your credit card. Please call us at 330.493.7602 or apply online at www.starkcu.org

* Rates, terms and conditions are subject to change without notice. Credit card approval depends on creditworthiness and other qualifications. Balance transfer fee is 3%, with a minimum of \$10. Standard rates apply for new purchases. Rates and disclosures are online at starkcu.org or upon request. Offer expires January 31, 2018.



Lego fundraiser a huge success

Many thanks for your generous donations during our Lego toy fundraising campaign. We were able to deliver over 100 boxes of Lego toys to A Community Christmas. Your kindness is truly appreciated!

4th Quarter Dividends

Your Board of Directors has declared the following regular dividends for the fourth quarter of 2017:

Regular Share Accounts & Secondary Share Accounts

.25% Rate .25% APY

Based on the success of our credit union, the board of directors has declared the following **bonus dividend** to regular share and secondary share accounts:

Bonus Dividend!

+ .15% Rate .15% APY

.40% Rate .40% APY Total

Watch your mail for tax forms

You will receive a 1099 in the mail if you acquired \$10.00 or more in taxable dividend income. Likewise, you will receive a 1098 form if you paid over \$600 in interest on a real estate loan.

ANNUAL MEETING

The 57th Annual Meeting will take place at La Pizzaria at 3656 Dressler Rd. NW in Canton. The event will take place on Tuesday, April 17, 2018. The doors will open at 6:00 PM and dinner will be served at 6:30 PM. Watch for sign-up information in the March newsletter.



Beware of free trial offers

Everyone likes to get something for nothing, but businesses sometimes stretch the definition of the term "free." Video streaming services, phone plans and beauty products often require your debit card or credit card number in order to sign up for their trial offer. If you forget to cancel these services on time you could find yourself in big trouble.

We have seen members falling into the free trial offer trap time and time again. Think twice before giving businesses your personal financial information. For the most part, free trial offers are simply not worth the time, effort, and potential risks. There are simply too many risks involved, and if you're not careful, these offers can cost you a lot of money.



You're going to need a bigger boat



As low as
4.74% APR*
Up to 76 months

If you've ever been to Cleveland's Mid-America Boat Show every January you may have daydreamed about cutting through the lake in your new boat. Stark Federal wants to bring those dreams to reality with a low interest boat loan.

When you're ready to apply, call 330.493.7602, visit www.starkcu.org or talk face-to-face with one of our friendly loan staff at any Stark Federal office. *Bon voyage!*

* APR = Annual percentage rate. Loan subject to credit approval.

Credit Union Volunteer Information Form

If you are interested in becoming a volunteer at Stark FCU, please bring in the completed form below or call 330.493.8325.

Name _____

Phone _____

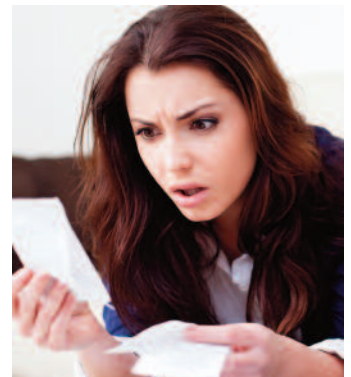
I am interested in joining the following committees.
(Circle all that apply.)

Supervisory **Marketing**
Loan Policy **Asset-Liability**
Board of Directors

Cure for the holiday hangovers

Did you go a little overboard with your holiday spending? No worries! Receive **\$1,500** with **12 months** to repay with rates as low as **5.49% APR.*** Compare this with the average credit card rate of 15.06% APR!

Stop by any office, call us at **330.493.7602** or visit **www.starkcu.org** to get started. Remember, if you're a current member you can apply for a loan, sign the loan documents via email and receive the funds, all without setting foot in a Stark Federal office.



* APR = Annual Percentage Rate. Offer ends January 31, 2018

Local Business Spotlight: Shiepis Clinic of Chiropractic

Address: 2756 Cleveland Ave. NW, Canton, Ohio 44709

Number of years in business: 29

Owners: Dr. George C. Shiepis, D.C.
Dr. Keric J. Shiepis, D.C., DAAPM, BCIM

Type of business: Chiropractic Clinic for care and health management

Shiepis Clinic of Chiropractic is a family practice that focuses on improving an individual's overall health and wellness in an effort to reduce the risk of pain, disease, and illness.

Dr. George C. Shiepis, D.C. graduated from GlenOak High School in 1979. He attended Malone College for two years and then Walsh College for an additional two years, majoring in pre-medical studies, before being accepted to Cleveland Chiropractic College in Kansas City, Missouri. Dr. George Shiepis received his State of Ohio Licensure in March of 1988.

Dr. Keric J. Shiepis, D.C., DAAPM, BCIM graduated from GlenOak High School in 1983. He attended Walsh College for two years, majoring in pre-medical studies, before being accepted to Cleveland Chiropractic College in Kansas City, Missouri. Dr. Keric Shiepis received his Doctor of Chiropractic degree in February of 1988. He completed post-graduate studies and is a Diplomat of the American Academy of Pain Management and a Fellow of American Association of Integrative Medicine. Dr. Keric J. Shiepis received his State of Ohio Licensure in September of 1988.

Individuals turn to chiropractors for care and health management and **Shiepis Clinic of Chiropractic** offers a full range of

health services. The staff has many years of experience in helping people in Stark County.

Services: Detailed Physical Examinations
Chiropractic Adjustments
Spinal and Postural Screening
Massage Therapy
Physical/Rehab Therapy
Spinal Decompression

Products: Cervical Pillow
Lumbar Cushion
Biofreeze Gel
Ice Packs
Young Living Essential Oils
Organic Herbal Teas
Standard Process Nutritional Supplements



If you are in need of care and health management, call (330) 453-7733 for an appointment. They strive to provide excellent patient service and to give the utmost care.

HOLIDAY CLOSINGS

Martin Luther King, Jr. Day

Monday, January 15

Presidents' Day

Monday, February 19

Office Hours

Monday through Friday
9:00 a.m. - 5:30 p.m.
Sat. 9:00 a.m. - Noon
(Saturday drive-up only
service at Dressler)

Online at www.starkcu.org

Anyhour Loan By Phone: 866.467.0427

To report a lost or stolen
debit card call 800.523.4175

To report a lost or stolen
VISA card call 1-800-442-4757

24-Hour Access Line: 330-493-3711

Dressler Office

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

310 Johnson 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



Online at www.starkcu.org

Facebook: facebook.com/StarkFCU

Twitter: twitter.com/StarkFCU

STARK
Federal Credit Union



Financial Preparation For 2018

2018 is almost here – are you ready? Usher in the new year with plans for financial improvement and resolutions to do more. Here are some tips to get you started:

Tune your budget

It's great to start off the new year with a plan. A budget is just that—a plan that starts with the income you expect and your fixed expenses such as your mortgage, insurance and utilities. The plan incorporates your savings goals, and the remaining money is designated for your other expenses. A realistic budget will help you set your financial goals and will remind you to stick to them. Now is the perfect time to assess last year's budget or create a new one if you don't yet have one in place.

Reviewing how you spent last year's money will help you make better financial decisions for the year ahead. While thinking about it, include a method for tracking your spending. You can do this on a spreadsheet or tag items in your checking account.

Plan ahead to meet your goals

Consider how you will accomplish your goals. You might have shorter-term goals, such as purchasing a new home, as well as longer-term goals, like retirement. Each set of goals requires different kinds of planning and saving.

It's best to work backward for determining how much you need to save for each goal. Determine the cost of your goal and then establish a reasonable time-frame as well as how much you'll need to save each month to reach it.



Spend mindfully

Make your financial future more secure this year by identifying your wants and needs. Your needs are necessary for survival and include food and shelter. Your wants are simply things you desire—like a luxury car. Tend to your needs first. Then, if there is money remaining, consider your wants.

This might sound obvious, but for many of us, the lines between wants and needs are blurred.

Maximize tax contributions

Tax deductions can be a valuable source of savings. If you have employer-matching funds available, take advantage of them. Also, verify with your HR contact and your accountant that you are contributing the optimal amount to your 401K and IRA.

These are just a few of the many ways you can prepare financially for the coming year. With a little attention to some often overlooked details, a little perseverance and a little mindfulness throughout, you'll be moving forward with a strong foundation and positive outlook.

EASY LOAN APPLICATION

Individual Credit Joint Credit

Member Name _____

Joint Applicant's Name _____

Phone Number _____

Cell Phone Number _____

Purpose of Loan (Circle): 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 active duty military? Yes / No

Return this application to any office or fax to 330.493.1619.