

Member News




BALANCE TRANSFER OFFER

0% Interest on Transferred Balance* | **12** Month Intro Offer* | **\$0** Annual Fee*

OPEN A NEW VISA ROYAL CARD OR VISA ORANGE REWARD CARD

Are you trying to pay down your credit card balance from another financial institution? Open a new Stark Federal VISA Credit 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 cardholders with a wide variety of prizes like 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. Call us at 330.493.7602 or go online to starkcu.org to apply.

* 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. Offer expires January 31, 2018. See complete terms and conditions at www.starkcu.org.

Holiday Dream Loan

\$1,500 for 12 months
Rate as low as 5.49% APR*

Call us at **330.493.7602**, visit **starkcu.org** or come to any Stark FCU office to apply.



* APR = Annual Percentage Rate. All loans subject to credit approval. The Holiday Loan is available until January 31, 2018.

Winter Clothing Needed

We are collecting winter coats, jackets, hats and mittens in good condition. These clothing items can be any size from infant to adult. Everything will be dry cleaned and given to a local child or adult in need.

Your donations will be collected at all three Stark Federal locations until **December 4th.**



Free gift to Christmas Savers

If you have a Stark Federal Christmas Savings Account, stop in to any office and pick up your free Christmas ornament. This year's gift is a winter scene on slate ornament made by The Workshops, Inc.



Supplies are limited!

Stark FCU gives another one million sheets of paper to local schools

We received an overwhelming response to our second annual "One Million Sheets of Paper" contest. Parents, educators, PTO members and many other supporters voted for their favorite local schools at onemillionsheets.com.

It was an exciting race. In third place, STEAMM Academy at Hartford Middle School in Canton, received 250,000 sheets of paper. Greentown Intermediate School, our second place winner, also received 250,000 sheets of paper. And in first place, Marlinton Middle School received 500,000 sheets.

Thank you to everyone who voted. We appreciate all of our hard-working local educators!



Stark FCU Marketing Manager Tod Lackey and Marlinton Middle School Principal Nick Evanich



Greentown Intermediate School's Principal, Ryan Kumpf



Stark FCU President/CEO Nino Gemma, Hartford Middle School Principal David Thompson and Stark FCU Marketing Manager Tod Lackey

Refinance and get up to \$250 and no payments until 2018!



We'll pay you up to \$250 to refinance your car with us

Could you use some extra cash for holiday shopping? If you financed your car somewhere else, we'll beat or match your current rate and give you **1% Cash Back at closing*** up to \$250*. For example, if you refinance your \$20,000 auto loan from another financial institution with us, we'll pay you \$200 at closing.

Not only that, you make no payments until January of 2018!

Don't miss this chance to save money on your current car loan. Call us at **(330) 493-7602** or apply online at **www.starkcu.org**.

* APR = Annual Percentage Rate. Stark FCU will match your current rate as low as 1.99% APR. This special not eligible for current Stark FCU loans. Offer expires Nov. 30, 2017.

Earn Triple Rewards Points!

Use your Stark FCU Visa Orange credit card between Black Friday (Nov. 24) and Cyber Monday (Nov. 27) and you'll earn **triple reward points** on all your purchases!



Make Christmas brighter for a child

Stark Federal is again partnering with A Community Christmas to help local kids in need. Buy a delicious Harry London's chocolate bar for just \$2.00 at any Stark Federal office. The proceeds will go toward the purchase of a Lego set for a girl or boy. Lego toys spark children's imaginations and will bring joy for years to come.



If you have any questions, feel free to call our office at 330.493.8325.

Local Business Spotlight: Ohio Tea Company, LLC

Address: 5569 Fulton Drive NW, Canton, Ohio 44718

Number of years in business: 2 years

Owners: Terry Gabet and David Edwards

Type of business: Loose Leaf Teas / Herbs / Spices / Accessories

Terry Gabet, an avid tea lover, bought tea online from David Edward's New Mexico Tea Company for years. While Terry and his wife Eva were visiting their daughter in Albuquerque, Terry had to make his rounds visiting the local tea shops. The New Mexico Tea Company just happened to be next to one of his daughter's favorite bakeries, so Terry had plenty of time to browse the store. After a couple of visits, Terry decided to approach David to see if he was interested in partnering to open a store in Ohio. The rest is history.

Business partners David Edwards of Albuquerque, New Mexico and Terry Gabet of Jackson Township opened the **Ohio Tea Company, LLC** on November 14th, 2015. Located in Jackson Township, near Lake Cable, this loose leaf tea shop is for the TRUE tea connoisseur as well as novices.

If you enjoy drinking tea the **Ohio Tea Company, LLC** is without a doubt for you! There are over 200 loose leaf teas/herbs/spices to enjoy along with local honey and sweeteners. A few assortments of teas available: Silver Needles pure white tea from China; Genmal Cha Japanese green tea; Tie Guan Yin green oolong from China; and Yunnan Gold Chinese black tea.

In addition to carrying teas, the Gabets sell a variety of tea accessories such as tea infusers; ceramic and non-ceramic

mugs; pottery designed by local artists; beautiful teapots; and storage canisters.

A visit to the **Ohio Tea Company, LLC** will make gift buying for the holidays and other special events complete. Monthly tea classes and demo sessions are also available. Please call (330) 333-9454 if interested in signing up. In addition, if you sign up to receive their newsletter, you can stop in for a free tea sample each month.

Visit their website www.ohioteaco.com for more information.

Ohio Tea Co.



HOLIDAY CLOSINGS

Veterans' Day

Saturday, Nov. 11th

Thanksgiving

Thursday, Nov. 23rd

Christmas

Monday, Dec. 25th

New Years

Monday, Jan. 1st

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

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

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



Online at www.starkcu.org
Facebook: facebook.com/StarkFCU
Twitter: twitter.com/StarkFCU

STARK
Federal Credit Union



7 Ways To Save On Thanksgiving Costs This Month

Between your turkey, ingredients for the holiday meal and décor to set the ambiance, hosting a Thanksgiving dinner is not cheap.

If you're looking for ways to cut back without compromising on quality, read on for seven easy ways to save on Thanksgiving costs this year.

1.) Verify your guests' attendance

Get an accurate head count of your dinner guests. Verify that all who are invited are indeed planning on showing, and only then begin planning your menu.

2.) Find out what your guests like

While doing your inviting, find out your guests' individual tastes and diets. Be sure to ask about particular foods your guests like to eat and those they won't touch. If something on your menu isn't very popular with your guests, skip it – even if you think it's "obligatory" for a Thanksgiving table.

3.) Make it a potluck

Slash your spending and your stress in one step by answering an enthusiastic "yes!" to every guest who asks if they can bring something. Don't just say "anything's fine," though, or you might have seven desserts. Instead, create a Google Sheet with your planned menu and let your guests input what they'd like to contribute to the meal.

4.) Serve on smaller plates

Most people will load up their plates to capacity, regardless of the plate's size. Curb the wasting at your table by using smaller dinnerware. They can always go back for seconds later.

5.) DIY décor

You can set a beautiful holiday tablescape without blowing your budget with a little imagination. Shop the local dollar store for discounted décor that still packs a punch, like colored vases, fake flower arrangements and other centerpieces.



Look for easy, inexpensive DIY ideas online. Finally, get creative by using things around the house – or yard – as your décor.

6.) Shop the sales

Supermarkets tend to run specials on Thanksgiving staples starting as early as Halloween. Plan your menu in advance so you can take advantage. You can also keep your menu flexible until you see the circulars and then base your dishes on the ingredients and produce that's cheapest. Also, be sure to shop around for your turkey! Grocery stores tend to have the best deals on the birds, with some even running free turkey deals when you spend a specific amount on other groceries.

7.) Cook from scratch

Most everything is less expensive – and tastes better – when it's homemade. Start your cooking well in advance so you don't find yourself relying on too many convenience foods.

You don't need to spend a fortune in order to create the perfect Thanksgiving dinner. All it takes is a little planning!

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.