

Member News



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

3 reasons to refinance your car with us

You may have financed your car somewhere else, but you don't have to live with their high rates and payments. Now is the perfect time to refinance your car, truck or minivan with Stark Federal,

- 1 Our competitive rates could lower your monthly payments and improve your cash flow right away.
- 2 Refinance your auto loan with Stark FCU and we'll give you **1% Cash Back at closing*** up to \$250.
- 3 Make no auto loan payments until 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.

Celebrate International Credit Union Day - October 19th

On October 19th, Stark Federal will, along with more than 56,000 credit unions around the world, celebrate International Credit Union Day (ICU Day), and the philosophy and achievements of the credit union movement.

Stark Federal celebrates ICU Day because it believes the not-for-profit structure and people-first principles of credit unions make them the ideal financial partners for all people. This year's ICU Day theme is "Dreams Thrive Here," a celebration of how credit unions help people achieve their biggest goals in life.



Stop at any one of our offices for complimentary refreshments on Monday, October 16th through Friday, October 20th.

3rd Quarter Dividends

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

Regular Share Accounts & Secondary Share Accounts

.25% Rate .25% APY

Free Elder Law Education Program

Stark Federal will host **FREE** program designed to raise public awareness of the need to plan for health care decisions at the end of life. Attorneys will also help you complete your Living Will and Durable Healthcare Power of Attorney free of charge.

**October 23rd, 2017
at 6 p.m. at the
Cleveland Ave. Office**

Call 330.493.8325 to make reservations. Please let us know if wheelchair accessibility is needed.

Winter Clothing Needed

We're collecting winter coats, jackets, hats and mittens in good condition. Your donations will be collected at all three Stark Federal Credit Union locations from **October 3rd through December 4th, 2017.**

Gift for Christmas Savings

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!



Basket raffle raising money for American Cancer Society



Enter for a chance to win a basket! Each office has valuable baskets to win with a variety of themes to choose from. Also, every office is raffling off a complete American State Quarter set valued at almost \$200! Tickets are **\$1.00 each or six tickets for \$5.00.**

The drawing will take place on Friday, October 20th at 5:30 PM. All donations will go to **Making Strides Against Breast Cancer.**

**THANK YOU TO EVERYONE WHO VOTED IN THE
ONE MILLION SHEETS OF PAPER CONTEST.**

**FIND OUT WHICH SCHOOLS GOT THE MOST
VOTES AT WWW.ONEMILLIONSHEETS.COM**

You make the rules with the VISA Royal Credit Card

The Royal Card rewards members for maintaining excellent credit. You'll be treated like royalty with a lower interest rate.

Move your credit card balance for big savings! The Royal Card's interest rate is **as low as 8.25% APR.*** For a small balance transfer fee, you could save hundreds of dollars over competitors' higher-rate credit cards over time.

* APR= Annual Percentage Rate. The 8.25% APR will vary with the market based on the Prime Rate. The rate is the same for balance transfers and cash advances. See complete terms and conditions at www.starkcu.org or stop by any Stark FCU location.



Local Business Spotlight: Brahler's Cleaning & Restoration

Address: 1929 9th Street SW, Massillon, Ohio 44647

Number of years in business: 41 years

Owners: Todd and Marie Brahler

Type of business: Residential and Commercial Cleaning, Restoration, and Remodeling

Brahler's Cleaning & Restoration has been a dedicated family-run Cleaning, Restoration, & Remodeling business for over 40 years. Located in Massillon, the **BCR Team** has been providing Residential and Commercial customer's loyal service both day and night.

Cleaning – Brahler's sets the standard for cleaning carpet, upholstery, hard surface floors, oriental rugs, furnace and air ducts, and more, by using a 7 step cleaning process. The process begins with a pre-cleaning checklist and expectations are outlined. Upon completion, a post-cleaning inspection is performed to ensure that all cleaning objections have been achieved.

Restoration – Brahler's 24/7 Disaster Restoration Emergency Service Team is quick to respond and assist when the unexpected happens. Damages are thoroughly inspected and noted upfront. Estimated repair costs are quoted at a fair price. Brahler's professionals are prepared to manage damage caused by fire, water, wind, mold, sewage, vandalism or any other disaster to your home or business.

Remodeling – Brahler's professional staff will help assist you with establishing your vision for needed home improvements, new additions, and upgrades to the interior and exterior of your home or business. Kitchens, bathrooms,

flooring, windows, doors, siding, and more! Add fresh value to your home and call Brahler's to help you multiply the value!

BCR is dedicated to the communities in which it serves: Stark, Summit, Tuscarawas and surrounding counties. **BCR** enjoys membership in The Canton Regional, Massillon, and Tuscarawas County Chamber of Commerce; Indoor Air Quality Association; Institute of Inspection Cleaning & Restoration Certification; The Society of Cleaning & Restoration Technicians (SCRT); and were the 2016 Reader's Choice winners from *The Independent* newspaper in Massillon.

Call **BCR** at (330) 834-0008 or toll free 1-888-749-7887. Visit www.brahlerscr.com to read and view a complete business compilation.



HOLIDAY CLOSINGS

Columbus Day
Monday, Oct. 9th

Veterans' Day
Saturday, Nov. 11th

Thanksgiving
Thursday, Nov. 23rd

Christmas
Monday, Dec. 25th

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



The Do's And Don'ts Of Credit Repair

Looking for ways to improve an unfavorable credit score? Look no further! Our handy guide will help you get on the road to improving your score.

Do: Determine the quality of your credit

If a recent credit application of yours has been denied, find out why. Each of the three major credit reporting agencies are required to provide you with a complimentary copy of your credit report once a year, upon request. To order yours, visit annualcreditreport.com. You are also entitled to a copy if an adverse action like this happens – as long as you request it within 60 days of the notice.

Do: Review your report and dispute errors

If you spot erroneous information on your credit report, dispute it in writing. Clearly identify every item you are disputing and the reasoning. Include copies of documents that support your stance and ask that the errors be corrected. Send it by certified mail and keep a personal copy of your entire letter for your own records. You'll also want to dispute the charge with your actual creditor.

Don't: Expect quick fixes

There is no "quick fix" for creditworthiness. If a credit repair company

promises to increase your score by 100 points in less than a month, don't believe it. There are legitimate credit repair companies, but there's nothing they can do for you that you can't do on your own.

Do: Take steps toward fixing your credit

If you've determined that your credit report is accurate, take a careful look at which habits are generating the unfavorable score.

If you're consistently late with credit card payments, consider setting up automatic bill-pay so you're never late. If your debt isn't going anywhere, rethink your spending habits. Trim your expenses wherever possible and never shop with credit cards. If your debt has become unmanageable, consider debt consolidation or a balance transfer to a card that has an interest-free period. Lots of open credit is considered unfavorable by creditors, so close as many accounts as you open—but leave your oldest one open. You can also consider contacting creditors to work out a more reasonable payment plan. Finally, find ways to increase your income, using all extra cash exclusively for paying down debt.



Don't: Expect to see improvement immediately

It may take upward of 30 days or more for your account to be updated and your score to improve.

Do: Ask us for help

Here at Stark Federal, we're all about helping you manage your finances. We deal with credit reports every day. Call us at 330.493.7602 for more information.

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.