

Member News



WE ARE GIVING OUR LOCAL SCHOOLS ONE MILLION SHEETS OF PAPER

VOTE FOR YOUR FAVORITE LOCAL K-12 SCHOOL **SEPT. 24-30**

We asked area principals and teachers how we could help our local schools. The response we heard most was that schools often run out of money for paper before the end of the year. That means teachers often need to ration paper or pay for it out of their own pockets.

Stark Federal to the rescue! We will be providing paper to area schools and we need your help. Choose which K-12 school in Stark or Carroll County that you think should receive the paper. Voting runs from Sept. 24th to Sept. 30th. Spread the word!

For more information, visit us on Facebook and Twitter or check out www.onemillionsheets.com.



Car financing made easy

Stark Federal's staff can make your car buying experience a smooth one. Apply for your financing **before** you go shopping for that new car. Our loan officers can calculate payments that best fit your budget. They can price the vehicle you are interested in to make sure you are getting a fair deal.

To get your free pre-approval, call 330.493.7602 or call toll-free 866.467.0427 after business hours. You can also apply online at starkcu.org or stop by any of our three locations.



Volunteers Needed

The Stark Federal Credit Union **Supervisory Committee** is looking for volunteers. The Supervisory Committee meets once per month to review new and closed accounts, oversee teller transactions and watch for suspicious activity.

If you are interested, please contact Bill Wheeler at 330.493.8325.



Apply for the VISA Royal Card at any office or at www.starkcu.org.

The Royal Card rewards members for maintaining excellent credit.

Move your credit card balance for big savings! The Royal Card's interest rate is **as low as 8.25% APR.*** For just a \$10 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.

DISCOUNT AMUSEMENT PARK TICKETS

Cedar Point

1-Day Ticket \$50.00
1-Day Junior/Senior Ticket \$44.00

Cedar Point Shores Water Park

1-Day Ticket \$34.00

2-Day Admission

Two-Day Ticket \$75.00

Two visits at both Cedar Point and Cedar Point Shores for one person. Two dates of visit do not have to be consecutive.

Ride and Refresh

1-Day Ticket \$54.00

Plus, you'll receive an all-you-can-drink wristband good for fountain Coca-Cola beverages. This ticket is not available at the gate!

Visit cedarpoint.com
for park hours.

Upcoming Events

The **Making Strides Against Breast Cancer Basket Raffle** starts on Sept. 25th at all Stark Federal offices. The lucky winner will be selected on Oct. 20th at 5:00pm.

We will be collecting winter clothing for **Coats for Christmas**. Drop off coats, jackets, gloves and scarves in good condition from Oct. 3rd through Dec. 4th. Items will be dry-cleaned and distributed to those in need.

International Credit Union Week will be Monday, Oct. 16th to Sat., Oct. 22nd. Stop by any office to celebrate with free refreshments.

Visit us on Facebook, Twitter and Instagram for more events, specials and exclusive contests.

Shred events prevent identity theft and help feed the hungry

Stark Federal transformed its parking lots into a depot for shredding paper at the Alliance office and Dressler office. Hundreds of area residents pulled their cars through to drop off up to three bags or boxes of unwanted personal documents. These documents were cut into tiny pieces by state-of-the-art shred trucks. A total of 21,700 pounds of paper was shredded then recycled during the two events. That's the equivalent of 184 trees!



The Stark County Hunger Task Force was there collecting food and monetary donations. These generous donations allowed them to provide more than 19,000 pounds of food to the hungry in Stark County. The Shred Days have generated almost 94,000 pounds of groceries for our neighbors in need since 2012.

Thanks to everyone who came to make our Shred Day events a big success!



How can I protect myself from ransomware?

This year has seen some of the worst cyberattacks in history. WannaCry, Petya and GoldenEye are just some of the names of ransomware in the headlines. Ransomware tries isolating a victim's data and then demanding payment for the data's release.

How do you protect your computer? Ward off strangers by strengthening your email's spam filter. Also, don't ever click on suspicious links or download mobile apps from unfamiliar application stores.

Make sure your computer is protected

with a strong firewall, spyware and sufficient, updated anti-virus software.

It's equally important to back up your files on an external hard drive or on a USB every few weeks.

If you do become a ransomware victim, keep your cool. Contact a law enforcement agency to get info about your attacker, and check for a decryption tool online. Do not pay the ransom. The attackers do not seem to have any intention of restoring an encrypted computer.

Local Business Spotlight: Falcon Floral and The Rusty Lantern Gift and Home Decor Shop

Address: 21 Canal Street W, Navarre, Ohio 44662

Owner: Jim and Rose Fearon

Number of years in business: 2 1/2 years

Type of business: Floral shop and Gift and Home Decor.

Store Hours: Closed Sunday and Monday
Tuesday - Friday 9:00am to 4:00pm
Saturday 9:00am to 1:00pm
* Holiday hours may vary

While driving through Navarre you'll see businesses that are rich in heritage and historic in nature. The quaint Village of Navarre is often referred to as; "a friendly hometown at the bend of the river."

Jim and Rose Fearon, previous owners of the Navarre Drive Thru, decided to sell that business after 33 years and retire. However, they desired something to fulfill the day. Rose, an experienced florist since the early 80's, asked Jim if they could open a flower shop.

Jim and Rose Fearon, opened **Falcon Floral and The Rusty Lantern Gift and Home Décor Shop** on March 1, 2015. At **Falcon Floral Shop**, Rose keeps flowers affordable. She saves you money by minimizing her waste. If you need flowers for a special occasion, it is best to call the shop in the morning before 10:00 am. Flowers are ordered as needed to minimize the amount stored in the cooler.

The **Falcon Floral Shop** products include fresh floral arrangements for all occasions including funerals, weddings, school dances, holidays and more. Fresh fruit and snack baskets are available with a 24 hour order notice.

The **Rusty Lantern Shop** is a primitive gift and home décor shop located within the **Falcon Floral Shop**. Jim gave the shop that name so it would stand out as its own.

You'll find antiques, primitive gifts and home décor such as clocks, soaps, candles, furniture, dolls and more.

Jim and Rose are members of The Village of Navarre Business Association and The Historical Society. They donate their time and services to Fairless Local Schools and other community organizations. Watch for special postings on their business Facebook page.

Rose can be reached by messenger on the business page www.facebook.com/falconfloral. Contact by email: falconfloral@gmail.com or phone (330) 879-1111



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](https://www.facebook.com/StarkFCU)
Twitter: twitter.com/StarkFCU

STARK 
Federal Credit Union



7 Common Life Insurance Myths Debunked

Many of us let popular misconceptions about life insurance convince us that we don't need it. Read on to see how seven of the most widespread life insurance myths are easily debunked.

Myth #1: I'm single and I have no dependents. I don't need life insurance.

Actually, you do. Every person should have funds to cover their funeral costs and end-of-life medical bills. Also, you can leave a legacy by choosing a cause to be the beneficiary of your death payout.

Myth #2: I'm a stay-at-home parent who doesn't earn an income. My partner needs life insurance; I don't.

The tasks that currently fill your time will need to be outsourced to hired help should you suddenly pass on. Nannies, cleaning help and cooks cost money. That money can come from the insurance payout of your homemaker's policy.

Myth #3: Why would I waste money on insurance when I can invest it to earn higher returns?

You're better off putting your money somewhere safe with a guaranteed payout – like a life insurance policy. You don't want to leave your dependents with an iffy source of funds when you

pass on. The only exception to this rule is for the truly wealthy, who have more than \$1 million in liquid assets and already have their funeral costs and medical bills covered.

Myth #4: I can't afford life insurance.

A recent Life Happens study revealed that 80% of uninsured people who claimed life insurance is too expensive, had overestimated its cost. In fact, a 20-year level term policy for a healthy 30-year-old usually falls in the ballpark of just \$150 a year.

Myth #5: I'm too young to worry about life insurance.

Actually, there's no better time to purchase a life insurance policy than when you're young. The premiums are far less expensive for those under age 35, and most people in that stage of life do not have sizable assets to pass on to their dependents. Most importantly, dependents of the 25-35 age group will be too young to be financially independent and will need the death payouts for basic survival.



Myth #6: My children are independent adults. Why would I need life insurance?

Leaving your dependents with an inheritance that helps them purchase a home, start a business or put some money away for a rainy day will keep you in their thoughts long after you're gone. Also, you don't want to burden your children with funeral expenses and medical bills when they're grieving.

Myth #7: My job offers a life insurance policy for employees. If I leave my job, I can take it with me.

Unfortunately, this is false. Most employer-offered life insurance policies are not portable. Since there's no way to know that you'll remain at your current workplace forever, it's best to purchase a separate life insurance policy.

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.