

August 2023
starkcu.org

STARK
Federal Credit Union



Member News

School's Back!

Borrow up to **\$2000**

For 12 Months

Rates as low as:

8.49%^{*} APR

330.493.7602

STARKCU.ORG

STARK
Federal Credit Union



*APR = Annual Percentage Rate. All loans subject to credit approval. Loan Rates are based on credit score and term of loan. Sample: For a \$2,000 loan for a term of 12 months with a 8.49% APR, the payment will be \$174.46 a month. Stark Federal reserves the right to cancel or modify the promotion at any time.

Shred Days Are Here!

Let's get shreddin'. We will have trucks to shred and recycle your documents, and Stark Hunger Task Force will be there to accept food and monetary donations. **Limit of 3 bags or boxes per person. No businesses, please.**

Dressler Office

**Saturday, Aug. 12
9 AM to 12PM**

Alliance Office

**Saturday, Aug. 19
9 AM to 12PM**



In This Issue

One Million Sheets

Timeline of a Home Purchase

Money Tips for College Students

Offers and Promotions



Don't Roll Over For Auto Financing

NO car payments for **90 DAYS!***

Rates as low as **6.94% APR**** up to 72 months

We've Got Your New Wheels Covered!

Federally Insured by NCUA

*First payment will be due 90 days from closing of the loan on new loans for vehicles 2017 and newer only. Finance charges begin accruing as of the loan disbursement date. **APR = Annual Percentage Rate. Loan Rates are based on credit score and term of loan. A sample monthly payment for a loan of \$20,000 and a term of 72 months at 6.94% APR would be approximately \$340.50. All loans are subject to approval meeting standard credit union underwriting guidelines. Rates are subject to change. Stark Federal reserves the right to cancel or modify the promotion at any time. Offer is valid until August 31, 2023.

A Credit Card Fit For *Royalty*



Apply at starkcu.org or in your nearest branch!

Rates as low as **12.50% APR***

*APR-Annual Percentage Rate. The 12.50% APR will vary with the market based on the Prime Rate. The rate is the same for balance transfers and cash advances. No annual fee or minimum finance charge fees. Balance transfer fee is \$10. Cash advance fee is \$5 or 2% of the amount of the cash advance, whichever is greater. Interest accrues at the time of transfer. Rates, terms and conditions are subject to change without notice. SFCU loans are subject to credit approval. Standard rates apply for new purchases. Promotion only valid on SFCU VISA Royal Credit Card. The standard variable APR is between 12.50% APR to 18.00% APR for our VISA Royal Credit Card. APR is determined when you open your account and is based upon your creditworthiness and substantial credit. After that, your APR will vary with the market based on the Prime Rate plus a margin. Card holders must be current on their payments and meet standard guidelines for credit increase approval. Other restrictions may apply. This offer cannot be combined with any other promotional offer. Stark Federal reserves the right to cancel or modify the promotion at any time. Offer ends August 31, 2023.

Money May Not **Grow**

On Trees

But, Our **Share Certificates*** Are The Next Best Thing!

CD Special

RATE

APY

7-MONTH** 4.75% 4.84%



330.493.8325

starkcu.org

Federally Insured by NCUA

APY = Annual Percentage Yield. All rates are subject to change. Early withdrawal penalties apply if share certificate is closed before the end of maturity period. *Minimum of \$500 is required for our Growth Share Certificates and a minimum of \$10,000 is required for Jumbo Share Certificates. Rates effective 6/20/23.

** 7 Month Certificate special will automatically renew to a 6 month certificate term at the rate commensurate to the balance at renewal.

One Million Sheets Contest!

This September we will be holding our **One Million Sheets** contest where we will donate one millions sheets of paper to a lucky school!

Stay tuned for more info!



Financial Advice

6 MONEY TIPS FOR COLLEGE STUDENTS

Preparing for college life is an exciting and nerve-wracking time, filled with new experiences, academic challenges, and newfound independence. As you step into adulthood, it becomes crucial to manage your personal finances responsibly to ensure a secure financial future. Building good financial habits during college can set the stage for success. Here are some tips to help you navigate your finances throughout your college years.

1. Create a budget: Track your income, including part-time jobs, scholarships, and student loans. List expenses like tuition, textbooks, rent, groceries, transportation, and entertainment. Set realistic spending amounts for each category and make an effort to stick to it. Regularly review and adjust your budget as needed. Budgeting helps prioritize spending, avoid debt, and live within your means.

2. Minimize student loan debt: Explore options like scholarships, grants, and part-time jobs to cover educational expenses. Save for loan payments by setting up automatic transfers. Be prepared to pay off your student loans after graduation.

3. Live frugally: Buy used items like textbooks and sports equipment to save without compromising quality. Share expenses with roommates and get creative with affordable meal prep. Every dollar saved can contribute to your future.

4. Prioritize essential expenses: Cover tuition, rent, utilities, and groceries before discretionary spending. Save a portion of your income each month for emergencies and future savings.

5. Build your credit: Establish a good credit score during college by using a secured credit card responsibly or becoming an authorized user on a family member's card.

6. Use campus resources: Attend financial literacy workshops, use counseling services, and visit career centers. Seek guidance from professionals to make informed financial decisions.

By adopting smart money habits during college, you can positively impact your financial health for the future. These tips will help you manage your finances wisely and make the most of your college experience. Plan carefully and make responsible financial choices to ensure a successful future beyond graduation.

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 _____

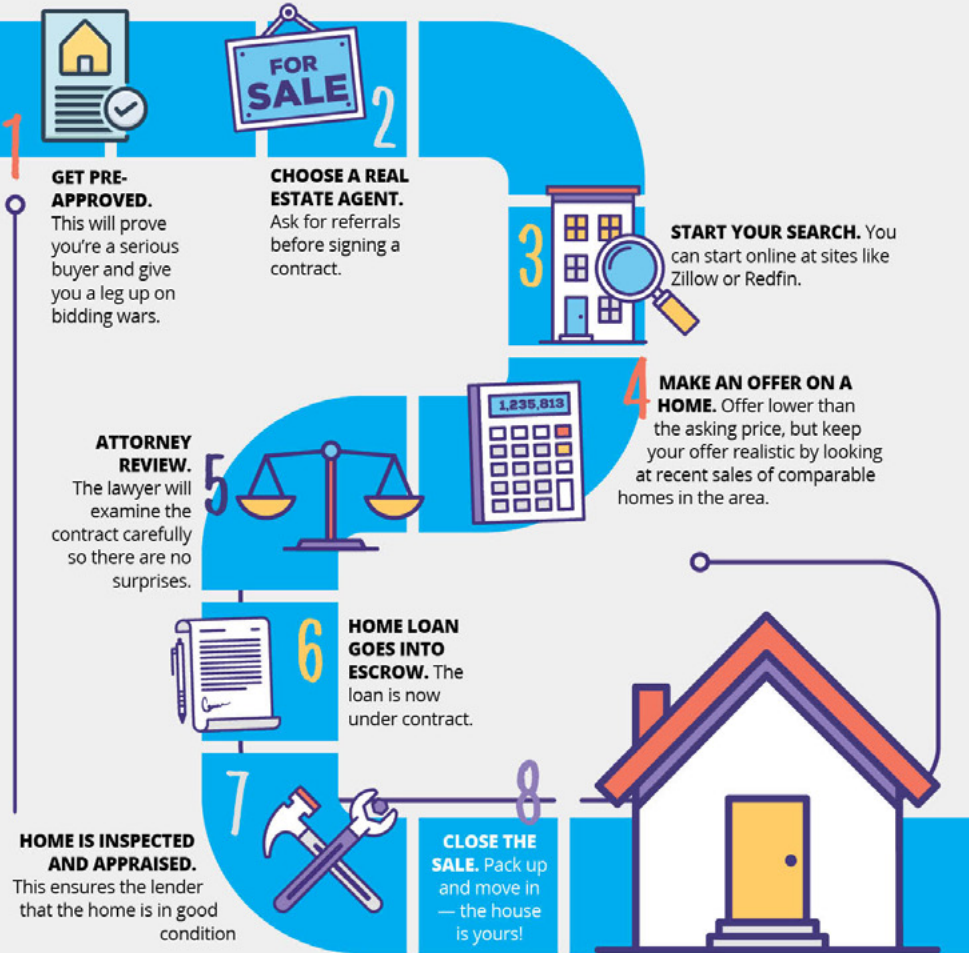
Are you active duty military or a dependent of an active duty military?

Yes No

Return this application to any office or fax to 330.493.1619.

Timeline of a Home Purchase

TIMELINE OF A HOME PURCHASE



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: 330.493.8941

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.

starkcu.org

@StarkFCU

@starkfcu

@StarkFCU



FEDERALLY INSURED BY NCUA

Your Money's Safe Haven

Grow Your Wealth With Our Top-Notch Savings and Money Market Accounts

STARK Federal Credit Union

