

September 2023

starkcu.org

STARK

Federal Credit Union



Member News

ORANGE

BLUE



Rates starting at
12.50% APR*

STARKCU.ORG/Get200

330.493.7602

Open a SFCU VISA Orange Rewards Card or a VISA Royal Card and receive

\$200**

*APR - Annual Percentage Rate. The 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 or 3.5% - whichever is greater. Interest accrues at the time of transfer. SFCU loans are subject to credit approval. Standard rates apply for new purchases. Promotion valid on SFCU VISA Royal Credit Card and SFCU VISA Orange Rewards Credit Card. The standard variable APR is between 12.50% and 18% APR for our VISA Royal Credit Card and 17.50% APR for our VISA Orange Rewards 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. **\$200 bonus credit will be applied to the credit card and must be used within a six-month period or will be forfeited. This offer cannot be combined with any other promotional offer. Offer only valid for first-time SFCU cardholders. Current SFCU VISA cardholders are not eligible for this offer. Other restrictions may apply. Call or visit any branch and speak with our loan personnel for more details. Stark Federal reserves the right to cancel or modify the promotion at any time. Offer ends October 31, 2023.

Upcoming Holiday Closings



Columbus Day

Monday
September 4th

Monday
October 9th

In This Issue

One Million Sheets

Strides Against Breast Cancer

ATM Safety Tips

Offers and Promotions

**VOTE FOR
YOUR SCHOOL!**



WE ARE GIVING OUR LOCAL SCHOOLS
ONE MILLION SHEETS OF PAPER

**VOTE FOR YOUR FAVORITE
LOCAL K-12 SCHOOL**

SEPT. 18-24

**GET THE DETAILS AT
ONEMILLIONSHEETS.COM**

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**DOLLAR
DOG NIGHTS**



*Hot Dogs Available While Supplies Last



9/8 LOUISVILLE vs. Hoover

9/15 TUSLAW vs. Triway

9/22 NORTHWEST vs. Tuslaw

10/6 JACKSON vs. McKinley

10/13 LAKE vs. Perry

10/13 ALLIANCE vs. Minerva



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STRIDES AGAINST BREAST CANCER

BEGINNING ON **SEPTEMBER 8TH**, WE WILL HAVE OUR ANNUAL BASKET RAFFLE TO RAISE MONEY FOR THE **STRIDES AGAINST BREAST CANCER ASSOCIATION**.

VISIT OUR THREE BRANCHES TO SEE THE RAFFLE BASKETS AND BUY TICKETS!
TICKETS COST \$1.00 EACH OR 6 FOR \$5.00.

WINNERS WILL BE CHOSEN OCTOBER 13TH



Tips & Advice

4 TIPS TO BOOST WORK PRODUCTIVITY

Everyone wants to do their best at work, but you can sometimes find yourself staring at the same to-do list day after day after day. Here's how to keep your productivity levels up at work.

1. Start your day with the MITs: Make sure to get your most crucial tasks done by separating the MITs (Most Important Tasks) from the other tasks on your daily to-do list. Place your MITs at the top of the list and tackle them as soon as you start your workday. This way, you'll know you got the most important stuff out of the way and you can move through the rest of your tasks without stressing about your MITs. It's also a good idea to tackle the tasks that require more focus early in the day, and then concentrate on more mindless tasks later on when your concentration and energy levels may be waning.

2. Eliminate distractions: It can be impossible to get any work done when there's a beep from your phone every 15 seconds. To get more done in less time, it's best to turn off all notifications on your phone. If you use your email often throughout the workday for communications related to your job, just check your inbox on your computer. You can also use an app, like Cold Turkey, to block all social media notifications or any other distractions from your phone while you work.

3. Take frequent breaks (within reason): Studies show that breaks will help you keep your focus and boost your mood. Take stretching breaks every hour or so, go for a jog around the block when you hit the four o'clock energy slump and catch up with your co-workers when you stop for lunch instead of wolfing down your meal at your desk. While these breaks may seem like the antithesis of a great work ethic, they'll actually help you accomplish more in less time when you're back from a break.

4. Streamline your tasks: A smooth workday is one that follows a linear process that goes directly from to-do list to tasks accomplished. Racing back and forth between tasks will impede your progress and make you lose focus quickly. To avoid this, chart your to-do list according to tasks that work well together. For example, you can carve out time mid-morning and again mid-afternoon to respond to emails instead of taking breaks from whatever you're working on to shoot off responses as soon as emails come in. Similarly, if your job entails visits to the office supply room every now and then, try to bulk these tasks together.

Follow the tips outlined above to keep your productivity levels up at work at all times.

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.

10 Tips for ATM Safety

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.

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FEDERALLY INSURED BY NCUA



1 Keep your PIN private.



2 Check the ATM for a card skimmer: Does the card slot feel loose? Is the keypad too thick? Does it look newer than the rest of the machine?



3 Bring along a buddy, especially when using an ATM at night.



4 Look for suspicious persons that may be lurking nearby.



5 Use your body as a shield by standing close to the machine and covering the keypad with your free hand while entering your PIN.



6 Have your debit card ready to use before you approach the machine.



7 Put away all cash as soon as you complete your transaction.



8 Lock all doors and roll up passenger windows when using a drive-thru ATM.



9 If you suspect foul play, leave immediately.



10 Take your receipt if one is provided.

Thank You!

For Making Our Recent Shred Days a Success

We Conserved:

80 Trees • 1,795 Gallons of Oil •
33,074 Gallons of Water • 22,680 kW
Hours of Energy • 473 Cubic Yards of
Landfill Space

And Collected Over:

500lbs of Food
\$2000 in Donations for Stark Hunger
Task Force

