

Member News



April is Youth Savings Month Free coin bank for kids

Every child dreams about their future. Some of those dreams may require money to come true. How do you help your children achieve their dreams? One way is to help them learn how to save their money.

In April, Stark Federal Credit Union is celebrating Youth Savings Month, which is a program that helps teach and encourage kids to develop good financial habits. Every member under the age of 13 who makes at least a \$5.00 deposit into their new or existing Stark Federal savings account during April will receive a **Kirby Kangaroo Club coin bank!**

Help your children get in the habit of savings. Stop in while supplies last!



SPRING HOME EQUITY LINE OF CREDIT SPECIAL

Take advantage now and use the equity in your home for house repairs and renovations.

3.24% APR*

Limited-Time
Introductory Rate
Fixed for 12-Months

5.75% APR*

Current Standard
Variable Indexed Rate
after 12-Months

- NO closing costs (up to \$400 savings)
- NO appraisal fee
- NO pre-payment penalties
- Low draw requirements
- Payroll deduction and auto-pay available

Apply online at www.starkcu.org
or call 330.493.7602.

1st Quarter 2018 Dividends

Your Board of Directors has declared the following regular dividends for the first quarter of 2018:

**Regular Share Accounts &
Secondary Share Accounts**

**.25% Rate
.25% APY**

*The Annual Percentage Rate is a variable rate based on Prime Rate (as published in The Wall Street Journal). The minimum APR that can apply is 3.24% and the maximum APR that can apply is 18%. Annual fee is \$60. Property insurance is required and not included in closing costs. Potential line of credit must be a minimum of \$10,000; minimum monthly payment amount for credit line balance is \$100 or 1%, whichever is greater. Other rates and terms available.

Treat yourself with a Stark Federal Visa Orange Credit Card

Do you know about the Orange Card? The Orange Card rewards in the form of gift cards, travel rewards and name-brand merchandise. Cash in your points for a new outdoor grill, gift card to Outback or a new laptop. See what you can earn at dreampoints.com



Get your tax refund faster through direct deposit

The Routing and Transit (ABA) number for Stark FCU is: **241274598.**

IRA Withholding Notice

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding.

You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by Stark FCU.

Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.*

You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient. * Consult your tax advisor.

Stop paying checking fees at big banks

Have you ever tried to read all the fine print on checking accounts from a big bank? If you use a microscope, you'll see words like "monthly maintenance fee," "minimum daily balance fee" and "withdrawal limit fee."

Aren't you glad you don't have to worry about those fees at Stark Federal?

If you're paying outrageous checking account fees at another financial institution, stop by any office or call 330.493.8325. We'll get you set up with a Stark Federal checking account today!

- ▶ No monthly fees
- ▶ No transaction charges
- ▶ No minimum balance
- ▶ Free emergency overdraft protection from savings (up to six times per month)

58th Annual Meeting Reminder

This is a reminder that the Annual Meeting will take place at La Pizzeria at 3656 Dressler Rd. NW in Canton. The event is on Tuesday, April 17th. Cash bar opens at 6:00 PM and dinner will be served at 6:30 PM. The business meeting and election will immediately follow dinner.

Reservations can still be made until Thursday, April 12th at noon.



The Ohio Credit Union Foundation is offering Ohio undergraduate credit union members the opportunity to apply for a \$5,000 video-based scholarship by creating a 60-second to 2½-minute video answering the following scholarship question:

"If you ran your credit union, what initiatives/programs/products would you implement to foster the philosophy of "People Helping People?"

Entrants must be a member of an Ohio-based credit union. Video entries can be edgy, funny, bold, simple, serious – or anything in between. The 2018 Video Scholarship contest **ends Monday, April 30, 2018.**

To learn more about this scholarship opportunity, please visit www.OhioCreditUnionFoundation.org.

Shop Smart: Reduce your grocery bill with these tips

We've all heard about the consumer psychology at play in the setup of grocery stores. The basics, like eggs and milk, are in the back of the store, forcing you to pass by aisles packed with things you don't need. The checkouts are lined with impulse purchases aimed at catching your attention – and that of your kids. It's no wonder a quick run to the grocery finds you spending way more than planned.

You can outsmart the store by following these easy tips:

1. Keep your kids home.

If you can swing a supermarket run when the kids are sleeping or when everyone's at school, go for it. Impulse purchases skyrocket when your cart is loaded with a child begging for "just one more treat" or a toddler who needs to be bribed out of a tantrum.

2. Stick to your list.

This is an old piece of wisdom, but one worth following.

3. Beware of specials.

Store owners are counting on you being too hurried to work out the math and realize that you're not saving much, especially if it isn't something you need.



4. Don't grab a cart when you only came in for a few items.

You'll feel the need to fill it and won't realize how much you're buying.

Follow these easy tips and share with us: How much did you save on your grocery bill this month? Do you have any tips you'd like to share? Join us on Facebook, Twitter and Instagram!



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)

Alliance Branch

310 Johnson Ave
Alliance, OH 44601
Office: 330.821.7225
Fax: 330.821.2004

Minerva Shared Office

3570 Union Ave. SE
Minerva, OH 44657
M-T-Th 9:00am to 5:00pm
W 9:00am to 1:00pm
F 6:30am to 5:00pm

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

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



Ten Tricks To Sell Your Home Quickly

If you're looking to sell your home and start over elsewhere, you likely want that sale to happen as quickly as possible. Read on for 10 tricks to sell your home fast:

1.) Price it right

Find out the true worth of your home, and then lower it 20%. You'll have buyers rushing – and then bidding up the price to what you really wanted.

2.) Choose the right agent

Do your research before hiring a real estate agent. Your agent should have an excellent track record that includes recent sales and being updated on market trends. Be sure to ask for references and credentials, too.

3.) Let the light shine

Change your lampshades and use the maximum possible wattage for every light fixture in your home. Scrub your windows, remove the drapes and let the sunshine in.

4.) Rent a storage unit

You want your house to be clutter-free and your closets to look as spacious as possible. To do this, consider renting a storage unit to store your extra stuff until your house sells.

5.) Amp up your curb appeal

Attract buyers by sprucing up the exterior of your home. Splurge on a striking patio set, trim your shrubs and plant some pretty flowers along your walkway.

6.) Focus on the kitchen

The kitchen is where it's at. Depending on the state of your kitchen, you might want to do a quick remodel, including a fresh coat of paint, new cabinets and more. Remember: A



buyer can easily shave \$10,000 off the asking price by claiming your kitchen is outdated.

7.) Upgrade – but don't go overboard

It's OK to do some light remodeling throughout your home, but don't go overboard. A paint job, new light fixtures, door handles and rugs can do the trick.

8.) Make it impersonal

Get rid of your personal items before showing your home. You want visitors to envision their own belongings here – not yours.

9.) Market it yourself

Be your own best agent. Let everyone and their neighbor know you're selling your home and be sure to speak in glowing terms about your house to anyone who asks for details.

10.) Make it sparkle

Don't skimp on this one! Give your entire home a deep cleaning before showing it to buyers.

You're all set! Now get out there and put your home's best face forward!

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.