

Member News



Enjoy a stress-free summer without car loan payments.

If you're shopping for a car this summer Stark Federal offers low interest rates and terms to fit your budget. Plus, enjoy your summer with **no car payments for 90 days** after the loan closing.*

Call us at **330.493.7602**, apply online at **www.starkcu.org** or bring the application on the back of this newsletter to any Stark Federal branch office.

* 90 days no payments is for new and used auto and motorcycle loans only. Interest accrues from the date of disbursement. Existing Stark FCU loans and refinanced loans are not eligible. Programs, rates, terms, and conditions are subject to change without notice. Other restrictions may apply. Call or visit any branch and speak with our loan personnel for more details. Offer good through August 31, 2017.

Earn more with the Orange

The Stark Federal VISA Orange Rewards Credit Card lets you earn points that can be exchanged for a variety of prizes. Be sure to use your card for all of your everyday purchases and then watch your rewards add up quickly. Rewards include:

Gift cards
Merchandise
Prepaid cards
Travel Rewards

Cash Back
Theme parks
Event tickets
Charitable donations



To apply for your VISA Rewards Credit Card simply go to **starkcu.org** or stop by the nearest branch location today!

FREE ANNUAL SHRED DAYS

Alliance Office
Saturday, August 12th
9:00AM to Noon

Dressler Road Office
Saturday, August 19th
9:00AM to Noon

Please bring a donation for the Stark County Hunger Task Force.

LIMIT OF 3 BAGS OR BOXES. NO BUSINESSES, PLEASE.

Free Financial Literacy Classroom Materials Available

Stark FCU offers a free financial education program to high school teachers and community organizations. This program covers topics such as budgeting, investing, debt management and insurance.

If you're interested in this program, call us at 330.493.8325. For more information visit hsfpp.nefe.org. Also, one of our staff members can come to your classroom to discuss most any financial topic.

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.

VOTE FOR YOUR FAVORITE STARK OR CARROLL COUNTY SCHOOL.

THE WINNING SCHOOLS WILL RECEIVE **ONE MILLION SHEETS OF PAPER!**

Last year Stark Federal gave away one million sheets of paper to local schools. We received such an overwhelming response that we're doing it again!

Starting **Sunday, Sept. 23rd** you'll have the opportunity to vote for one local school. Voting will end on Sept. 30th. Both public and private schools are eligible to win.

VOTE FOR YOUR FAVORITE K-12 SCHOOL

First Prize: 500,000 sheets
2 Runners-Up: 250,000 sheets each

Watch for details coming soon at **onemillionsheets.com** or on our **Facebook, Instagram** or **Twitter** pages!



Last year's top prize winner was Louisville Middle School. Principal Jason Orin and Assistant Principal Jim Adkins received 500,000 sheets of paper.

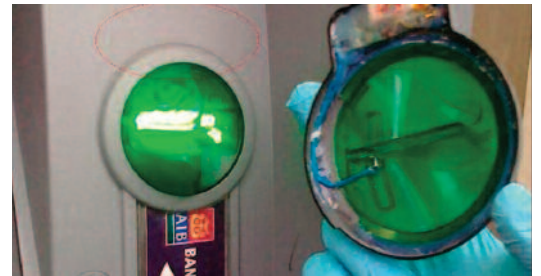
Do you check for skimmers?

A skimmer is a magnetic strip reading device placed over legitimate card readers at an ATM or gas pump. They come in all shapes and sizes. They can be easily found for sale on the Internet. Any criminal with a basic knowledge of computers can use the information that skimmers collect to gain access to your credit union account.

Check for a skimmer before you put your card in the slot. First, carefully examine the card reader for obvious signs of tampering. Look for anything that looks different such as a different color or material. Give a good wiggle on the area immediately around the card reader.

Some people are afraid they will break a real card slot if they check for a skimmer. However, ATMs are solidly constructed. Criminals are typically in a hurry when they install a skimmer. They want to attach the skimmer in a few seconds before the police are called.

In addition, look around the area for a miniature camera pointing at the card reader. Identity thieves can use your card numbers a lot more effectively if they also have your PIN or zip code.



Skimmers are malicious card readers placed by criminals at ATMs and gas stations. Give the card reader a good wiggle before using it.



Local Business Spotlight: Document Concepts, Inc.

Corporate Offices:

607 S. Main Street
Unit A
North Canton, Ohio 44720

Number of years in business: 15 years

Type of business: Privately owned print and copy center.

Document Concepts is a privately owned print and copy center headquartered in North Canton. Founded in August of 2002, **Document Concepts** is an offshoot of Corporate Express, another local print facility. Because of this connection, they have maintained their two product lines of full service printing, and office furniture under the name of Office Furniture Solutions.

Both companies are locally owned by a few lifelong Stark County residents. They have 3 locations currently: The digital print center in Canton; Office Furniture Solutions in North Canton; and a small on-campus print center at the University of Mount Union in Alliance.

Document Concepts services include: Digital and Laser Printing; Offset Printing; Bindery Services; Graphic Design; Mailing Services; Business Forms; and Warehouse Distribution. They are primarily a digital print provider, but also manage offset and four color press equipment to provide a complete print solution for local customers. They have an extensive background in mail services, and possess the latest software to manage any variable print or mail project. **Document Concepts** can design and print business cards, menu's, programs, letterhead, envelopes, checks, and more. They support most desktop publishing software packages including InDesign, Illustrator, Acrobat, Photoshop and others.



Document Concepts, Inc.

Document Concepts offers charitable organizations substantial discounts on all of their printing needs. They are also involved with many local schools fundraisers.

Office Furniture Solutions prides itself in being more than a big-box furniture supplier. Their sales associates and installation manager can help design and layout anything from a single office to a large move-in project. The associates of OFS each have over 30 years of experience in the office furniture business and are ready and willing to help.

Contact by email: kim.becherer@document-concepts.com
Phone: (330) 575-5685

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

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

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



Online at www.starkcu.org
Facebook: facebook.com/StarkFCU
Twitter: twitter.com/StarkFCU

STARK Federal Credit Union



Financial Tips For Single Parents

Single parenting brings unique budgeting challenges.

The U.S. Department of Agriculture reports that it costs an estimated \$241,080 for a middle-income couple to raise a child to age 18 – and many single parents shoulder the responsibility alone. Even with adequate child support, it's smart to be proactive about financial matters as a single mom or dad.

Here are a few tips for daily financial decisions:



1 Credit cards

While credit cards may seem like the obvious solution for filling the gap created by a second income, they're also the number one way to spiral into a life of debt.

2 Shopping

Single parenting is tough. While retail therapy may be a tempting salve to pull yourself out of a funk, the added debt you'll incur will make you feel worse. Plan all shopping carefully and avoid impulse purchases.

3 Holidays

Guilt causes many single parents to spoil their children, even when they can't afford to. This is especially true during the holidays and for birthdays. Set designated amounts for gifts, and keep within the budget.

4 Ask for Help

Check with Stark Federal Credit Union for financial advice. There are also many non-profit organizations with programs specifically designed for single parents.

Emergencies happen. Whatever your income, it's important to give yourself a safety net. Put aside a bit of money from each paycheck to set up an emergency fund for car repairs, broken refrigerators and other unexpected expenses. It's best to have six months' worth of non-discretionary expenses saved up for emergencies.



Did you hear the news?

Stark Federal was voted **Best Mortgage Lender** in *The Canton Repository's* Best of the Best competition for the second year in a row! If you want to make the most of the low prices of homes and great mortgage rates then call David Pfeil at 330.639.2300.

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 \$ _____

Return this application to any office or fax to 330.493.1619.