

# Member News



## Don't stress over holiday expenses.

**\$1,500 for 12 months**  
Rate as low as  
**5.49% APR\***

Call 330.493.7602 or visit  
[www.starkcu.org](http://www.starkcu.org) to apply.

\* APR = Annual Percentage Rate. All loans subject to credit approval. Offer ends January 31, 2018.



## Santa is giving kids \$10 each... And another \$10 for you!

Santa Claus is coming to Stark Federal Credit Union and he wants to fill your Christmas stockings with \$10 bills.

Bring in your children and grandchildren to any office before **December 29th** to open up their first Stark Federal savings account. Santa will deposit \$10 into each child's new account, **PLUS** he'll give you another \$10 for each child to put in **your** account. For example, if you open three accounts then each child will receive \$10 **and** you'll receive \$30!

The child must be under the age of 18 and be a first-time Stark Federal member. Fill out a referral form at any office or print one from our website. Call 330.493.8325 or visit [starkcu.org](http://starkcu.org) for complete details.

\*As an existing member of SFCU, you'll receive a \$10 "thank you" bonus for each child (17 or younger) you refer who becomes a first-time member of SFCU. We'll also pay a \$10 "welcome bonus" to any child you refer who joins as a member for the first time with no previous relationship with SFCU. Referrer must be at least 18 years of age to participate. Child must have some form of identification. Bonus may appear on 1099 tax form; Member is responsible for paying all taxes associated with the reward. Limit one \$10 welcome bonus per new member. SFCU reserves the right to cancel the promotion at any time.



## Our Visa Gift Cards Are the Perfect Gift

You can never go wrong with a Stark Federal Visa Gift Card. Unlike a gift certificate for a specific store, our Visa Gift Cards can be used at millions of merchants around the world. They can even be used to order an item online or by phone. Our Visa Gift Cards are safer to carry than cash and easier to use than a check.

Purchase your VISA gift card (\$3.50 for members with a checking account) or trade your Stark Federal VISA Orange Credit Card Reward Points for VISA Gift Cards at all three offices!



### Trade in your VISA Orange Reward Points for Gift Cards!

Points	Amount
2,500	→ \$10.00
5,500	→ \$25.00
11,000	→ \$50.00
22,000	→ \$100.00

## Free Ornament with Christmas Savings Account

Members with a Christmas Account may still stop in to receive a free winter scene ornament made by The Workshops, Inc.



# 0%

Transfer your credit card balance and pay **zero percent** interest for 12 months.\*

Are you trying to pay down your credit card balance from another financial institution? Open a new Stark Federal **VISA Royal Credit Card** or **VISA Orange Rewards Card** and transfer your balance. You'll pay **ZERO PERCENT** interest on your transferred balance for **12 months!**



**Take advantage of this limited-time offer during the holidays. Contact us at 330.493.7602 or starkcu.org for details.**

\* Rates, terms and conditions are subject to change without notice. Credit card approval depends on creditworthiness and other qualifications. Balance transfer fee is 3%, with a minimum of \$10. Standard rates apply for new purchases. Rates and disclosures are online at starkcu.org or upon request. Offer expires January 31, 2018.



## We are building a better Christmas for kids in need with LEGO toys

LEGO® toys are wonderful because they don't require batteries, extension cords or video screens. Instead, they spark a child's imagination and creativity.

Last year we were able to provide 130 local children with LEGO® building sets. We're hoping to do the same thing again this year with your help.

Our staff is purchasing LEGO toys for girls and boys until **December 20th**. Please purchase a Harry London's chocolate bar at any office. They're only \$2.00 each and make great stocking stuffers. Thank you!



## Local Business Spotlight: Forquer Heating & Air Conditioning

Address: 4340 Massillon Road, North Canton, Ohio 44720

Number of years in business: 21

Owners: Jim Forquer Sr.

Type of business: Residential and Commercial Heating and Air Conditioning

Winter in Ohio, with bone chilling temperatures, is upon us and over the next few months we'll want to stay inside where it's warm and toasty... hopefully.

**Forquer Heating and Air Conditioning** is a family owned business that was started by Jim Forquer Sr. in 1996, after working for years with another local company as a service technician. Jim and his wife, Madonna, operated the business, along with 1 other technician and an installer until their son, Jim Jr. came on in 2011. This allowed everyone to focus on what they loved, which was service and repair work for Jim Sr., dispatching and bookkeeping for Madonna, and sales, marketing and growing the business responsibly for Jim Jr. Today they have 8 employees, a 90% customer retention rate, and still acquire 75% of their new business from referrals. The most important thing to the **Forquer** family is that their employees love and look forward to coming to work, and that their customers are completely satisfied with their work.

**Forquer** repairs, replaces, installs, and performs maintenance on all residential and light commercial HVAC systems. They will also design and fabricate your system to your unique needs. **Forquer**

provides a comprehensive range of services to Summit, Stark, and Portage counties.

Community involvement is very important to them as they work with iCare Mentoring services in the Akron Public School system; South Side Ministries in Akron; Feed the Children ministry; and other various volunteer opportunities throughout the year.

If you need service, maintenance, or are looking to replace your equipment, please give **Forquer** a call. They would love to help and make you a lifelong customer! For more information, or reviews, please visit [www.forquerheating.com](http://www.forquerheating.com).



### trivia friday

Join us on Facebook every week for a chance to **WIN GIFT CARDS!**

#### 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](http://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

## HOLIDAY CLOSINGS

Christmas  
Monday, Dec. 25th

New Years  
Monday, Jan. 1st



Online at [www.starkcu.org](http://www.starkcu.org)  
Facebook: [facebook.com/StarkFCU](https://facebook.com/StarkFCU)  
Twitter: [twitter.com/StarkFCU](https://twitter.com/StarkFCU)

**STARK**  
Federal Credit Union



# The iPhone X And Decoy Pricing

Retailers often manipulate our spending habits. For instance, every time you shop, your choices are likely influenced by pricing tactics like BOGO, anchoring and high-end pricing.

And then there's the tactic favored by Apple: decoy pricing.

There are several ways to employ decoy pricing, but every instance includes one product whose sole purpose is to promote the sale of another product.

Say you walk into the ice cream store and notice three different-sized ice cream cones available for purchase. A small ice cream is \$2, a medium-sized cone is \$5 and a large cone is \$6. When presented with this choice, most people choose the large – at just one dollar more than the medium, it appears to be a fantastic deal.

The medium is only on the menu to serve as a price decoy for manipulating consumers into choosing the large. Now let's take a look at how the Apple company uses decoy pricing.

Approximately a year after the iPhone 7 hit stores, Apple introduced the iPhone 8 and the iPhone X. What do these new phones have to offer?

The iPhone 8 and 8 Plus, priced at \$799, look shockingly similar to the iPhone 7. A closer look, though, reveals that they offer an improved battery life and an updated camera. The iPhone X, on the other hand, stands out as the first phone with a four-digit price tag. The pricey device offers facial recognition, wireless charging and a full screen.

Experts believe that, in order to get people to shell out over a thousand bucks for a phone, Apple introduced the iPhone 8 as a price decoy. A consumer looking to buy a new iPhone this year has three primary choices.

The cheapest option is the iPhone 7. These are great phones that have been on the market for a year and whose prices have gone



down to \$750. Next is the iPhone 8 for \$800. These are new to the market and offer slight improvements on the iPhone 7s. Lastly, there's the choice of spending a thousand dollars on the brand-new iPhone X, expected to be an instant status symbol.

Two things can happen here. For one, customers who won't drop a thousand bucks on a phone will go for the iPhone 7. In fact, these phones are currently outselling the iPhone 8 because they are so much cheaper than the iPhone X.

Alternatively, the staunch Apple fans will choose the iPhone X; it is the latest phone. The iPhone 8 doesn't stand a chance next to this device- and Apple knows it.

The iPhone 8 was created to act as a decoy for both the iPhone 7 and the iPhone X. Ironically, though, there are only a few minor updates the iPhone X has over the iPhone 8.

Looking to buy a new iPhone? Think twice before you make a choice!

## 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.*