

Member News



This is convenience. This is free online bill pay.

Sign up for online bill pay and spend less time managing your finances.*

- Send money to a friend. All you need is the person's email address or cell phone number.
- Pay your bills online, anywhere, anytime, even when you're traveling.
- Add the companies you want to pay quickly, then send payments with a simple click.
- Schedule payments in advance so your bills are always paid on time.

* Checking or Swipe & Go account required.

Contact us at 330.493.8325 for details or sign up by logging into home banking.



Time to let go of your old car?

When you're ready to put your old car to rest, make Stark Federal your first stop. We have lower auto loan rates to make your next vehicle more affordable. Receive your free pre-approval before you shop.

Simply call 330.493.7602 to talk to a live lending representative. You can also apply online at www.starkcu.org or stop into any office.

Loan Rate Chart

| Vehicle Year | Rates as low as... |
|--------------|--------------------|
| | Up to 60 months |
| 2018-2012 | 3.34% APR* |
| 2011-2008 | 3.99% APR* |

* All rates calculated in APR (Annual Percentage Rate) and based on credit score. Rates accurate as of 1/31/18 and subject to change.



ANNUAL MEETING

The 57th Annual Meeting will be held at La Pizzeria at 3656 Dressler Rd. NW in Canton. The event will take place on Tuesday, April 17, 2018. The doors will open at 6:00 PM and dinner will be served at 6:30 PM. Watch for sign-up information in the March newsletter.



OHIO CREDIT UNION FOUNDATION PRESENTS

WIN \$5,000 TOWARDS COLLEGE

Submit a short video before April 30, 2018 to be entered to win. Visit www.starkcu.org for details.

Get your tax refund faster through direct deposit

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

This number allows your refund to be directly deposited into your Stark FCU account. You can split the deposit between **as many as three of your titled accounts**. Use the IRS Form 8888. Visit www.irs.gov to learn more.

Introducing kids' clubs

We believe that starting kids on the right foot with their finances will help them establish good habits that will last a lifetime. This isn't an easy thing to do as a parent or grandparent. That's why we want to provide children with the right financial education tools that are both fun and easy to follow. Stark Federal is launching two kids' clubs: **The Kirby Kangaroo Club** and **Claim Your Youth Club**.



Kirby Kangaroo Club is for children up to 13 years old. The website is filled with stories, activities, games and free downloads, such as the Kirby Catch and Save mobile app.



Claim Your Youth is for members between the ages of 13 and 17. This youth program provides exclusive, personalized access to our interactive Claim Your Youth Club website that includes everything you need to educate yourself about your growing financial responsibilities, including a financial glossary, interesting articles, fun polls and the chance to join the Claim Your Youth social media revolution.

Both programs have a special free quarterly newsletter filled with activities and great information. Visit www.starkcu.org for more details.

Did something change?

Sometimes members' information changes and they forget to tell us. We want to make sure your private account information is accurate in our records. Please let us know if you're changing your name, address, phone number, email address or other information. Please call us, stop by our office or fill out our secure online form on SAFE@home Online Banking.

FREE \$2,000 Accidental Death & Dismemberment Insurance for Stark Federal Members



The credit union is offering its members \$2,000 of Accidental Death & Dismemberment insurance at no-cost. Simply visit TruStageADD.com or call **1.855.612.7910** Monday through Friday 8AM to 10PM or Saturdays 9AM through 5PM. Additional protection is also available at a reasonable cost.

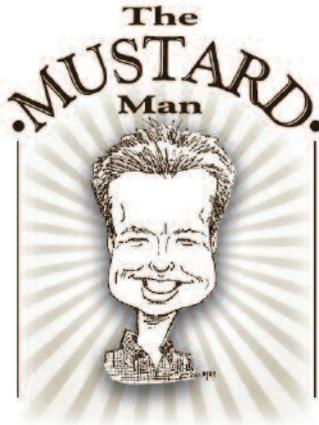
Local Business Spotlight: The Mustard Man

Owners: Tim Campbell
Number of years in business: 5

Type of business: Fine Mustard

“Get Your Mustard On” is what you’ll hear Tim Campbell say as he advertises fine mustard products from his business, **The Mustard Man**.

It was an old family mustard recipe that Tim would often take to holiday gatherings, tailgate parties, and other social events. His delicious mustards, simply paired with bite-size sausage links, veggies, deli sandwiches, burgers, brats, salads, and snack foods were always a big hit. People would often say, “Tim, you should do something with this!” Well...we are glad he did.



His first contact was with OSU, introducing him to CIFT in Bowling Green, Ohio. CIFT (Center for Innovative Food Technology) is an educational kitchen that is available to those who qualify. Guess what their upcoming seminar was when he contacted them to participate? Yes, you guessed it - “How to take your family recipe to market.” With the help and guidance from CIFT and several local Bowling Green retailers willing to help a start-up company, **The Mustard Man** business was on its way.

The Mustard Man opened its doors in 2013 and employs two people. A few of the retail stores that carry his brand are Fisher’s Fine Foods, Buehler’s, Louisville Giant Eagle, Shearer’s Outlet Store, Kishman’s IGA, DiGuardio’s and Troyer’s Farmers Market to name a few. All of the mustards can be purchased online as well.

The Mustard Man Products (bottled):
All Mustards are low in sodium and Gluten Free, except Simply Maple.

| | |
|--------------------------|----------------------|
| Simply Chipotle – 8 oz. | Simply Maple – 8 oz. |
| Simply Horsey – 8.5oz. | Simply Sweet – 8.5oz |
| Simply Peppered – 8.5oz. | |

Mustard Recipes are available at:

www.facebook.com/themustardmanohio

www.twitter.com/@TheMustardMan1

www.pinterest.com/mustard0891/

www.themustardman.net/blogs/time-tested-uses.atom

For more information, call (330) 607-0881 or visit www.themustardman.net.

HOLIDAY CLOSINGS

Presidents’ Day

Monday, February 19



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](https://www.facebook.com/StarkFCU)

Twitter: twitter.com/StarkFCU

STARK
Federal Credit Union



Phone Cloning and Digital Self Defense

Did you know it's possible to clone a phone? It involves copying the identity of one phone to another. In fact, in today's digital world, when we use them for everything from ordering an Uber to paying for purchases, mobile phones can be a major source of security breaches. And as frightening as it sounds, the only thing a hacker needs to launch a major attack is your phone number.

Why clone a phone?

Hackers clone phones so they can use them, or sell them to people who use them, to make calls and access the phone's data. When a phone is cloned, the calls made by the hackers are billed to your account. But that's just the beginning.

Phones often contain enormous amounts of personal information. So, once the hacker has access to the phone, they can cause devastating financial damage. The hacker can listen to you from their own phone and watch you through your camera. They can read your messages, access your passwords and view your contacts.

There are a number of ways to clone a phone. The easiest way is using specialized software that's readily available online. Another way is to program a new phone to transfer the serial settings and phone number from a legitimate one.

How can you tell if your phone's been cloned?

You may not know your phone has been cloned until you notice unusual financial activity. However, you may detect hints that the phone has been cloned, such as lots of wrong-number calls, difficulty making outgoing calls or retrieving messages and unfamiliar numbers on your phone bill.



Protecting yourself

Here are some proactive and reactive steps you can take against phone-cloning:

- Review your phone bill for unfamiliar numbers and charges.
- Input your phone number into a search engine to see if any links include your number.
- Use another phone to call your number and see if someone picks up.
- Make sure your phone is password-protected. Create different passwords and PINs for all the accounts that are accessible using your phone.
- If you suspect cloning, you may have to restore your phone to its factory settings.

If you determine your phone was cloned, contact your phone provider and the FBI immediately.

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.