

Member News



Thank you for voting for us!

- Best Credit Union - 4 years in a row
- Best Mortgage Lender - 2 years in a row
- Best Loan Officer
- Best Customer Service



INDEPENDENCE DAY SPECIAL SAVINGS CERTIFICATES

1.00%
APY*

15-Month Certificate
\$10,000 and greater

.80%
APY*

15-Month Certificate
Less than \$10,000

Limited time only! Stop by your nearest Stark Federal branch while this offer lasts. Call 330.493.8325 or www.starkcu.org for details.

2nd Quarter Dividends

Your Board of Directors has declared the following regular dividends for the second quarter of 2017:

Regular Share Accounts &
Secondary Savings Accounts

.25% Rate .25% APY

Based on the success of our credit union, the board of directors has declared the following **bonus dividend** to regular share accounts and secondary savings:

Bonus Dividend!

+ .05% Rate .05% APY

.30% Rate .30% APY Total

* Annual Percentage Yield (APY) is accurate as of 6/28/17 and is subject to change without notice. Rate available from July 5, 2017 through July 31, 2017 or when a limit of \$2 million is reached. \$500 minimum required. Stark Federal Credit Union reserves the right to cancel or modify this offer at any time. Early withdrawal penalties apply. Other rates and terms available. Rates not available on IRA Certificates.

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.



No car payments for the first 90 days.

Shopping for a car this summer? Stark Federal Credit Union 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**, come to Stark Federal branch office or apply online at www.starkcu.org.

* 90 days no payments is new auto 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.

Top Four Common Telephone Scams

Scammers don't take summers off. In fact, some scammers ramp up their phone calls during the summer while you're trying to enjoy the sunshine. Here are some of the most common telephone scams we've seen:

Fake tech support call – The scammer calls to say that there's something wrong with your computer. Their goal is to trick you into allowing them to take over your computer. From there, they want you to enter your credit card number. If you refuse, they enter a code to lock you out of your computer.

IRS Scam – The police are on their way to arrest you for some error you made on a past tax form. Your only chance is to pay over the phone by credit card, MoneyGram or some other form of electronic payment. At least that's what the scammer wants you to believe.

Bogus Grant Money – Congratulations! The federal government wants to give you thousands of dollars. All you need to do is pay a few hundred dollars for a "registration" fee. If only this were



true.

Credit Card Rate Hoax – Want to lower the interest rate on your credit card? The scammer says that all you need to do is give him your credit card number. Yeah, right!

These are just a few of the phone scams out there. Others involve phony calls from Medicare, Immigration Services, banks, jury duty, distant relatives in trouble, and so on.

The solution to all these scams is simple: hang up and file a report to the Federal Trade Commission. Visit their site at: www.ftccomplaintassistant.gov.

NOTICE TO ALL MEMBERS

STARK FEDERAL CREDIT UNION ACCOUNTS ARE BEING VERIFIED BY OUR AUDITORS. PLEASE REPORT ANY DISCREPANCIES DIRECTLY TO: STARK FEDERAL CREDIT UNION C/O SUPERVISORY COMMITTEE, P.O. BOX 9261, CANTON, OHIO 44711-9261.

Audit Address:
Stark Federal Credit Union
Supervisory Committee
P.O. Box 9261
Canton, Ohio 44711-9261

Local Business Spotlight: Tegrey Family of Coatings, Inc.

Owner: Terry Miller

Number of years in business: 20 years

Address: 1535 Isler Circle, NW
Canton, Ohio 44708

Type of business: Coatings and Cleaning

Tegrey Family of Coatings Inc. is a locally owned and operated family business since 1997. Services include: Interior painting, pressure washing and deck refinishing.

Interior Painting: Bungalows, ranches, and two and three story colonials. **Tegrey's** uses only the top grade paints, specifically designed for your home. They also offer special paints for those with health problems.

Pressure washing on most types of surfaces. Removal of green mold on siding and black mold off asphalt roofs. **Tegrey's** uses products with the latest in technology and include hot water, if needed. Pressure washing your home can also include cleaning your exterior windows, leaving them spot free!

Refinishing decks comes second nature at **Tegrey Coatings**. By using the right flood products for over 20 years and being well trained, **Tegrey Coatings** will make your deck last for years.

Tegrey's employees attend trade schools and training seminars in various parts of the country through a national painting group called *Painting and Decorating Contractors of America* or *PDCA*. This group writes the national standards for other groups like Architects (AIA), and builders alike. We all know *anyone* can paint, but having that training and knowledge of paints and coatings is what makes all the difference.



Tegrey Coatings carries all legally required insurance, plus more, in order to protect their employees as well as their clients. Examples: Workman's comp. and General Liability.

Special offer: Present this page at the time of your estimate and receive \$50.00 off a \$500.00 or more project (or) \$100.00 off a \$1,000.00 or more project. Offer honored on work completed before August 1st, 2017.

For a free estimate or questions regarding painting, staining, or cleaning, call 330.418.8955 anytime. For more information visit www.tegreypainting.com

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

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



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

STARK
Federal Credit Union



FREE ANNUAL SHRED DAYS

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

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

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



Go with the Best Mortgage Lender

We're happy to win "Best Mortgage Lender" for the **second year in a row** in the Canton Repository. The credit really goes to David Pfeil. David has 29 years of lending expertise.

Whether you're buying a new home or refinancing your current home, put David to work for you. Call his direct line at 330.639.2300.



David Pfeil, Mortgage Originator

Orange or Royal? Which is right for you?

Stark Federal offers two Visa credit card plans to fit your needs - the Orange Card and the Royal Card. So what's the difference?



Rewards! The Orange Card rewards cardholders with a wide variety of prizes including gift cards, name-brand merchandise, travel discounts and more. Earn points as you spend. Check your balance and redeem your points online.

Lower interest rate! The Royal Card is perfect for members who would rather have a lower rate. This card does not offer reward points, but it does reward members for maintaining a good credit score.

Both cards offer a wide variety of benefits and features. These include no annual fee, 24-hour online account access and easy payment options.

Come to any Stark Federal branch, call **330.493.7602** or apply online at **www.starkcu.org**. Ask about how to save money by rolling over balances from higher rate cards from banks and retailers.

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.