

Member News



Have a stress-free summer.

No car payments for the first 90 days.



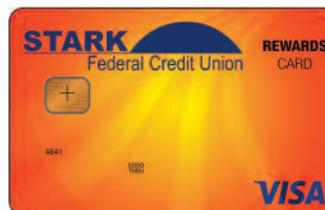
Shopping for a car this summer? Stark Federal Credit Union offers low interest rates and terms to fit your budget. Plus, enjoy your summer with **no car payments for 90 days** after the loan closing.* Call us at **330.493.7602**, come to any Stark FCU branch office or apply online at **www.starkcu.org**.

* 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.

Get rewards with Stark FCU's Orange Card

Earn valuable rewards simply by making everyday purchases with our Orange Credit Card! Your rewards will add up quickly. Exchange your points for merchandise, travel rewards and gift cards to area stores and restaurants.

-  New and existing accounts earn 1 point per each net dollar.
-  View rewards or check the balance of your points right from your Stark Federal home banking screen.



If you don't already have a Stark Federal Orange Credit Card, simply contact us or stop by the nearest branch location today. Check out the rewards you could be earning at www.dreampoints.com.



FREE ANNUAL SHRED DAYS

Stark FCU is again providing two free Community Shred Days.

We will have trucks to completely shred and recycle your documents such as statements, invoices, tax forms, etc. There is a limit of 3 bags or boxes. No businesses, please.

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

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

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.

Thank you to all who entered our Mother's Day Contest

Stark Federal members told us why their mom was the best by email and Facebook. Congratulations to **Renee M.**! Her answer to our Mother's Day question was drawn at random. Renee's mom will enjoy a spa package valued at \$200.

Be sure to follow us on Facebook, Twitter and Instagram in the future for contests, fraud alerts, and valuable consumer tips.



Beware of WannaCry Ransomware

Last month, an unprecedented virus spread through the internet, creating enormous damage and loss. The WannaCry ransomware, as it is called, attacked 57,000 computers in more than 150 countries in less than a day.

Ransomware works by holding a victim's computer data under "ransom." The virus encrypts the data and holds it hostage unless the victim pays a ransom, and the files are promised to be decrypted for the user.

Here are 5 steps you can take to keep your computer safe:

1.) Create a backup of your files

Invest in an external hard drive and make regular backups of your data. This will protect your files in case anything happens to your computer. You can also subscribe to a cloud backup service and regularly store your most important data. There are multiple free (to a limit) cloud services you can use, such as Google Drive, Apple iCloud or Dropbox.

2.) Use Microsoft's fix

Upon discovering that WannaCry spread through a weakness in Microsoft Windows, the software giant released a fix for the vulnerability. Protect your computer by using the fix to strengthen its code.

3.) Update your operating system

No one knows if there are any other weaknesses in Windows that can be exploited for another virus. It's impor-



tant to update your OS to the most recent version, preferably to Windows 10, as soon as possible. The more updated your software, the less likely it is that it contains such vulnerabilities.

4.) Use a firewall

A strong firewall will prevent ransomware from accessing your computer. Since malware is always evolving, it's important to update your firewall on a regular basis to ensure protection from the most recent malware.

5.) Avoid suspicious websites and emails

It's easy for hackers to infect your computer. All they need is for you to click on a banner ad and – oops! Malware is installed and it can access your computer and all your files.

Following a link in an email can also infect your computer. When online, be on guard. Never visit suspicious-looking sites or click on ads that look shady. Don't download anything you can't explain or click on links found in emails from companies you're not familiar with.

Confused about mortgages?

Stark Federal offers a variety of mortgage options, but which is right for you? David Pfeil is your friend in the mortgage business. He's happy to answer any questions you may have about...

First Mortgages
Fixed-Rate Second Mortgages
Home Equity Lines of Credit

David is just a phone call away. Contact him today on his direct line at 330.639.2300.



David Pfeil
Mortgage Originator

Local Business Spotlight: D&R Media Productions

Owner: Ryan Blagg and Dale DeLong

Type of business: Media Production

Number of years in business: 27 years

D&R Media Productions

is owned and operated by Ryan Blagg and Dale DeLong. The company is based in Northeast Ohio and services Akron, Canton, Jackson Twp., Massillon, and North Canton, along with South-eastern Ohio.



Ryan Blagg (DJ Ryan B) is a graduate of Muskingum College. He obtained his Bachelor of Arts Degree in Speech Communications studying audio and video productions. Ryan is a former radio personality and has 27 years of experience in the entertainment industry. He has met and interviewed celebrities such as Jack Hanna, Senator John Glenn and Norm McDonald.

Business partner Dale DeLong is a technology expert who attended Ohio University Zanesville and studied radio and television. He worked at a television station for 7 years and has been a disc jockey for over 30 years.

D&R Media Productions can help with your internet, radio and television ads, as well as other creative and entertainment services. They can enhance your business or event through video productions, music and photography services. D&R Media is a complete "All-In-One Stop Shop" for positioning your business and producing quality products for your special event.

Services include:

- 1 **Audio & Video Productions** - Commercials, Demo Product & Service Videos, Social Media Promotions & Sporting Events, Wedding Ceremonies & Receptions, and Music Videos.
- 2 **Creative Services** - Logo & Web Design, Wedding Invitations.
- 3 **Disc Jockey** - Corporate Events, Private and Family Functions, Bars and Restaurants, and School Events.
- 4 **Photography** - Business, Free Lance, Special Events, and Sports.

D&R Media uses state of the art 4k technology cameras and professional grade equipment.

Contact: Ryan Blagg at (330) 988-4161 or Dale DeLong at (330) 309-9754.

Visit www.draudiovideo.com or email draudiovideo@outlook.com. Find them on Facebook, Twitter, and LinkedIn.

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
Twitter: twitter.com/StarkFCU

STARK
Federal Credit Union



The Dangers of Title Loan Businesses

You've probably seen title loan businesses popping up all around Stark County. They're painted bright colors to catch your eye and lure in unsuspecting borrowers in need of quick cash. They are more than happy to lend money in exchange for a borrower's paid-off car title as collateral. They will allow you to borrow an amount of money based upon the car's value. There's no credit check and only minimal income verification. But there's a catch. (Actually several.)

High interest rates

There are the high interest rates that title lenders charge. You may have heard horror stories about some lenders charging 30% APR on a credit card, but that's just peanuts compared to title lenders. It's not unusual for title loans to end up costing their customer interest rates of 250% APR or greater.

Fees, fees, fees

Title lenders love their fees. A small \$500 loan could rack up anywhere from \$80 to \$115 in processing fees, document fees, origination fees and lien fees. In addition, borrowers who cannot afford to pay off the loan at the end of the term can pay a fee to roll it over for another 30 days. This often leads to a vicious cycle of debt.



The Repoman Cometh

If a title loan customer misses even one payment they may find their car missing from their driveway. You default on the loan, you lose your car. Some title lenders require a copy of the car's key. It does not matter to the title lender if the loan amount is less than the blue book value of the car.

Alternatives

Stark Federal can provide flexible options for members needing short-term cash. We clearly spell out our interest rates and terms. As a not-for-profit financial institution, our goal is to provide sensible alternatives to predatory lenders. Call our lending experts at 330.493.7602.



Need your statement sooner?

With free e-Statements, you'll receive an exact electronic copy of the paper statement without waiting on the U.S. "snail mail." Simply sign up for E-Statements through home banking. Log in to your account and click "e-Statements" in the left column.

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.