

Member News



Limited-time Home Equity Line of Credit Offer.

Take advantage now and use the equity in your home for house repairs and renovations.

- NO closing costs
- NO appraisal fee
- NO pre-payment penalties
- Low draw requirements
- Payroll deduction and auto-pay available

Apply online at www.starkcu.org or call 330.493.7602.

Join us for the 58th Annual Meeting

Where: La Pizzeria at 3656 Dressler Rd. NW in Canton.

When: 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. The business meeting and election will immediately follow dinner.

What's on the menu? Dinner will be served family style with parmesan crusted chicken, lightly seasoned scrod, sausage and peppers, fresh beans in oil and garlic, roasted potatoes, penne pasta, dessert and beverage.

Why come to the Annual Meeting? Share your ideas, discuss the financial status and overall operation of your credit union and win door prizes.

THE DEADLINE FOR RESERVATIONS IS APRIL 3RD AT NOON.

Yes, I plan to attend the Annual Meeting.

I have enclosed payment of \$12.50 for each Credit Union member and \$28.00 for each non-member guest.

Check enclosed.

Please deduct from my:

Checking Acct.# _____

Savings Acct # _____

NAMES of those attending:

Clip this form and mail to the credit union. You may also make reservations by calling 330.493.8325 or sign up online at www.starkcu.org.

We can answer your IRA questions

Stark Federal is your place to get answers to your Individual Retirement Account (IRA) questions. In a few easy steps we can start a new IRA or transfer your existing IRA from any other financial institution.

You can choose the plan that's right for you. We offer Traditional IRAs, Roth IRAs and Coverdale Education Savings Accounts (ESA). IRAs allow you to keep more money for yourself and pay less to Uncle Sam.

Stop in at any office or call us at 330.493.8325 to talk to an IRA representative.



We have your lucky number!

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.

FAR OUT! We've been making car loans since the 1960s.



Stark Federal has helped finance a lot of vehicles since 1961. Sports cars, motorcycles, vans, RVs, sedans, SUVs, compacts...you name it! There's a reason that members, their children and grand children keep coming back.

- ▶ Low rates as low as 2.50% APR*
- ▶ NO pre-payment penalties
- ▶ Friendly service
- ▶ Sign your loan documents from home

Visit starkcu.org or call 330.493.7602 any time day or night to apply.



Welcome Kirby Kangaroo!

The Kirby Kangaroo Club is a fun, educational program that allows young savers ages 12 and under to interact with other kids, be surrounded by positive role models and learn important lessons about money.

Visit www.starkcu.org for more details.

OHIO CREDIT UNION FOUNDATION PRESENTS

ANNUAL VIDEO SCHOLARSHIP

WIN \$5,000 TOWARDS COLLEGE

The Ohio Credit Union Foundation is offering Ohio undergraduate credit union members the opportunity to apply for a \$5,000 video-based scholarship by creating a 60-second to 2½-minute video answering the following scholarship question:

“If you ran your credit union, what initiatives/ programs/products would you implement to foster the philosophy of “People Helping People?”

Entrants must be a member of an Ohio-based credit union. Video entries can be edgy, funny, bold, simple, serious – or anything in between. The 2018 Video Scholarship contest **ends Monday, April 30, 2018**.

To learn more about this scholarship opportunity, please visit www.OhioCreditUnionFoundation.org.

Investment Advice: Invest in what you know

Warren Buffett says: **“Never invest in a business you cannot understand.”**

The world of investing is vast and complex. You may be tempted to try your hand at an investment or business you don't fully understand with the rationale that you don't really need to know what's going on to make money from it. Warren Buffett says otherwise.

The investing mogul recommends sticking to investments and businesses you are familiar with and can easily understand. This way, you won't be in over your head, and you'll be able to make sound judgment calls and decisions based on your own knowledge and expertise in that industry.

This advice holds true for those using an investment advisor, financial planner or roboadvisor, and those going it on their own. You may be handing over the reins to someone else, but ultimately, you are in charge of your own investments. And you owe it to yourself to be on top of the game.

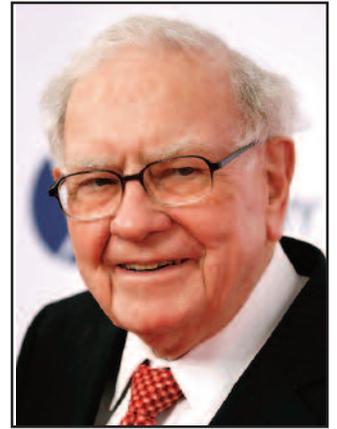
If this advice makes you think your options will be vastly limited, think again. Which fields have you worked in during your lifetime? Are there industries where you have a special interest? Have you always favored a specific company?

Each of these industries would make excellent investment choices for you because you probably have a reasonably strong grasp on how these particular markets work and who the best companies are in the industry.

In contrast, there are probably thousands of companies whose markets are driven by rules and patterns you will not be able to comprehend. Can you predict the success of a biotechnology company's drug pipeline or forecast the next technological breakthrough that will drive growth in semiconductor chips? If not, it's best to give these industries a wide berth.

Aside from his purchase of IBM, Warren himself has famously avoided investing in the technology sector.

The rule is simple and logical: Stick to what you know for a greater chance at success.



Warren Buffett



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)

Alliance Branch

310 Johnson Ave
Alliance, OH 44601
Office: 330.821.7225
Fax: 330.821.2004

Minerva Shared Office

3570 Union Ave. SE
Minerva, OH 44657
M-T-Th 9:00am to 5:00pm
W 9:00am to 1:00pm
F 6:30am to 5:00pm

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

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



How to talk money with your partner

What happens when you and your partner have different approaches toward money? How do you bring up this loaded topic without it spiraling into a heated argument?

Once again, it's Stark Federal to the rescue! Read on for the ultimate guide to discussing finances with your partner.

1.) Dedicate a time

Let your partner know you'd like to talk about money and, together, pick a time and place that works for both of you. Choose a time when both of you can completely focus without distraction.

2.) Prepare your thoughts

Prepare a mental list of topics you'd like to discuss. Include the basics like budgeting, saving and sharing living expenses, along with any specific issues you'd like to change.

3.) Start with a vision

Don't jumpstart the discussion with accusatory statements. Instead, start with a goal. Ask questions like, "Would you like to spend a month touring Europe?" or "I'd love to retire at 55. Would you?"

4.) Create a saving plan

Now you can start talking numbers. How much would it cost to spend a month in Europe? How much would we need to save for a down payment?

Together, create a savings plan that will help you reach your shared goal. Work out exactly how much money you'd need to put away each month, and how long it would take you to reach your goal.



5.) Build a budget

Before you can start saving, you'll both need to trim your spending. Without pointing fingers, discuss specific ways to cut back. Together, work out a monthly budget that accounts for all expenses and your new savings goal.

6.) Discuss money management

If you aren't already sharing expenses, now's the time to bring it up. There are no hard rules here; every couple has their own system. But, if you're living together, it makes sense to split some basic costs. You may want to go 50/50 on this or make another arrangement that better suits your individual incomes.

7.) Recognize your partner's strength

When dividing financial responsibilities, assign appropriate tasks that play to each partner's strengths. Is your partner a stickler for dates and deadlines? Have them assume responsibility for paying the bills on time. Are you a numbers freak? You might want to be in charge of managing your joint investments.

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.