

December 2023

starkcu.org

STARK

Federal Credit Union



Member News



0% APR*

BALANCE TRANSFER
ON ALL TRANSFERRED BALANCES FOR 12 MONTHS*

TRANSFER FEE IS 3.5% OR \$10;
WHICHEVER IS GREATER

330.493.7602

STARKCU.ORG

**THINK BIG
BANK SMALL**

STARK
Federal Credit Union

*APR- ANNUAL PERCENTAGE RATE. SFCU LOANS ARE SUBJECT TO CREDIT APPROVAL. BALANCE TRANSFER FEE IS 3.5% OR \$10, WHICHEVER IS GREATER. STANDARD RATES APPLY FOR NEW PURCHASES. BALANCE TRANSFER PROMOTION ONLY VALID ON SFCU VISA ORANGE REWARDS CARD. LENGTH OF PROMOTIONAL PERIOD WILL BE 0% APR FOR 12 BILLING CYCLES FROM DATE OF LAST BALANCE TRANSFER. PROMOTION APR AVAILABLE FOR NEW BALANCE TRANSFERS ONLY AND APPLIES TO TRANSFERS MADE BETWEEN DECEMBER 1, 2023 - FEBRUARY 28, 2024. AFTER THE PROMOTIONAL PERIOD ENDS, THE STANDARD FIXED APR WILL BE APPLIED TO UNPAID PROMOTIONAL BALANCES. THE STANDARD FIXED APR FOR OUR VISA ORANGE REWARDS CARD IS 17.50% APR. APR IS DETERMINED WHEN YOU OPEN YOUR ACCOUNT AND IS BASED UPON YOUR CREDITWORTHINESS. AFTER THAT, YOUR APR WILL VARY WITH THE MARKET BASED ON THE PRIME RATE PLUS A MARGIN. CARD HOLDERS MUST BE CURRENT ON THEIR PAYMENTS AND MEET STANDARD GUIDELINES FOR CREDIT INCREASE APPROVAL. OTHER RESTRICTIONS MAY APPLY. THIS OFFER CANNOT BE COMBINED WITH ANY OTHER PROMOTIONAL OFFER. STARK FEDERAL CREDIT UNION RESERVES THE RIGHT TO CANCEL THE PROMOTION AT ANY TIME. OFFER ENDS FEBRUARY 29TH, 2024.

Upcoming Holiday Closing

- Christmas** Monday, December 25th
- New Years Day** Monday, January 1st
- MLK Day** Monday, January 15th

In This Issue

- Kid Accounts
- LEGO Drive
- Holiday Scams

Offers and Promotions

GET EXTRA HOLIDAY CASH BY REFINANCING YOUR AUTO LOAN

1% cash back up to \$350

90 DAYS OF NO PAYMENTS

STARK
Federal Credit Union

NCUA



*REFINANCE YOUR AUTO LOAN FROM ANOTHER INSTITUTION AND EARN 1% CASH BACK UP TO \$350 WHICH WILL BE DEPOSITED INTO YOUR ACCOUNT UPON CLOSING. CANNOT BE COMBINED WITH OTHER OFFERS. PAYMENTS CAN BE DEFERRED UP TO 90 DAYS. INTEREST WILL CONTINUE TO ACCRUE. CASH BACK WILL NOT EXCEED \$350. EXISTING AUTO LOANS WITH STARK FCU ARE NOT ELIGIBLE FOR REFINANCE OFFER. CONTACT THE CREDIT UNION FOR FURTHER DETAILS AND CURRENT RATES. MINIMUM LOAN AMOUNT IS \$5,000. MAXIMUM INTEREST RATE IS 18%. STARK FEDERAL RESERVES THE RIGHT TO CANCEL OR MODIFY THE PROMOTION AT ANY TIME BASED ON BORROWER ELIGIBILITY OR MARKET CONDITIONS. ELIGIBILITY IS BASED ON COLLATERAL AND MEMBER'S OVERALL FINANCIAL PROFILE, INCLUDING CREDITWORTHINESS. OFFER ENDS DECEMBER 31, 2023.

OPEN A **KIDS ACCOUNT** IN DECEMBER

NCUA

AND GET **\$50**

STARK
Federal Credit Union

NEW SAVINGS ACCOUNTS FOR CHILDREN UNDER THE AGE OF 18 ARE ELIGIBLE

THINK BIG

BANK SMALL



*THE CHILD'S ACCOUNT WILL RECEIVE A \$50 "THANK YOU" BONUS. EACH CHILD MUST BE 17 OR YOUNGER AND MUST BE A FIRST-TIME MEMBER WITH NO PREVIOUS RELATIONSHIP WITH STARK FEDERAL CREDIT UNION. PARENT/GUARDIAN MUST BE AT LEAST 18 YEARS OF AGE TO PARTICIPATE. CHILD MUST HAVE SOME FORM OF IDENTIFICATION SUCH AS A BIRTH CERTIFICATE OR SOCIAL SECURITY CARD. BONUS MAY APPEAR ON 1099 TAX FORM. MEMBER IS RESPONSIBLE FOR PAYING ALL TAXES ASSOCIATED WITH THE REWARD. STARK FEDERAL CREDIT UNION RESERVES THE RIGHT TO CANCEL THE PROMOTION AT ANY TIME. OFFER ENDS DECEMBER 31, 2023.

NEED EXTRA CASH FOR THE HOLIDAYS?

BORROW UP TO **\$2,000** FOR 12 MONTHS

RATES AS LOW AS **8.99%***

THINK BIG

BANK SMALL

STARK
Federal Credit Union



\$2 MALLEY'S CHOCOLATE PURCHASE AT TELLER WINDOWS

Proceeds will be used to purchase **LEGO sets for children in need** and donated to the **Salvation Army of Canton and Alliance**



THINK BIG
BANK SMALL

*APR = ANNUAL PERCENTAGE RATE. ALL LOANS SUBJECT TO CREDIT APPROVAL. SAMPLE: FOR A \$2,000 LOAN FOR A TERM OF 12 MONTHS WITH A 8.99% APR, THE PAYMENT WILL BE \$174.90 A MONTH. STARK FEDERAL RESERVES THE RIGHT TO CANCEL OR MODIFY THE PROMOTION AT ANY TIME BASED ON BORROWER ELIGIBILITY OR MARKET CONDITIONS. ELIGIBILITY IS BASED ON COLLATERAL AND MEMBER'S OVERALL FINANCIAL PROFILE, INCLUDING CREDITWORTHINESS. THE HOLIDAY DREAM LOAN IS AVAILABLE UNTIL DEC. 31ST, 2023.

Interesting Information



The U.S. and SCAMS

The U.S. is the most scammed country in the world, with a total of **466,501** online scam victims in 2022.

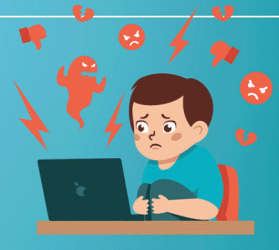
Only 4.2% of stolen funds were recovered in 2022.

Americans lost **\$10.3 billion** to scams in 2022, up 277% from five years ago. When including estimated unreported scams, the number jumps to **\$200 billion**.

The average loss per scam victim in 2022 was **\$12,859**.

81% of romance scam victims do not come forward to file a complaint with the FTC.

Children and teens see the largest percentage increase in money lost over the last five years.



A poll of 5,500 online scam victims found that most online scams happen on **Facebook (32%), Google Hangouts (16%), WhatsApp (16%), Instagram (14%)** and **Plenty of Fish (16%)**.



Easy Loan Application

INDIVIDUAL CREDIT

JOINT CREDIT

Member Name _____

Joint Applicant Name _____

Phone Number _____

Cell phone Number _____

Purpose of Loan: 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 an active duty military?

Yes No

Return this application to any office or fax to 330.493.1619.

6 Naughty Holiday Scams to Beware of This Season

'Tis the season to be jolly! Unfortunately, not everything about the holiday season is all happy and nice. Watch out for these six naughty holiday scams.

Online shopping scams: In this scam, a shopper visits a bogus site that appears to belong to a popular retailer and purchases an item that does not exist. The shopper will never receive the ordered item, nor will they be able to reclaim their lost funds.

Protect yourself: Only shop reputable websites. Check the URL of each landing page you visit to ensure you are still on a trusted site.

Charity scams: Here, a charity targets do-gooders in the weeks leading up to the holidays, asking for donations. However, these "charities" are completely bogus, and the money will go right into the hands of scammers.

Protect yourself: If you want to donate money to a specific charity, seek them out yourself instead of following a link or ad. Verify charities on sites like Charity Navigator, or CharityWatch.

Gift card scams: In a gift card scam, fraudsters convince victims to share their gift card codes by pretending to be tech support or another believable contact.

Protect yourself: Never share sensitive information with an unverified contact.

Porch pirates: Here, thieves stake out private residences and snatch delivered packages off porches soon after they arrive. Scammers may even follow delivery trucks so they can easily pilfer. Once they make off with the goods, there's no way to recover the packages.

Protect yourself: Track your ordered packages, and once notified that an item has been delivered, bring it inside immediately.

Travel scams: In holiday travel scams, fraudsters offer vacation package trips at rock-bottom prices. Then, they disappear once the victim has paid.

Protect yourself: Research any travel agency you're using and be wary of sites and ads containing poor grammar and/or lots of spelling mistakes.

Romance scams: In this scam, a love interest will build a relationship with an unsuspecting target, and then ask the victim for funds.

Protect yourself: Be wary of quick-building relationships and do a reverse-image search on new love interests. Also, never wire money to an unverified contact.

Don't let scammers be The Grinch this Christmas. Stay safe!



Office Hours

Monday-Friday 9:00 a.m. - 5:30 p.m.
Saturday 9:00 a.m. - Noon
(Saturday drive-up only service at Dressler)

Dressler Branch

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

1281 S. Sawburg 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

Minerva Area Federal CU Shared Branch

3570 Union Ave. SE
Minerva, OH 44657
(Cash and deposits only.)

Mon, Tues., Thurs. 9:00 a.m. - 5:00 p.m.
Wednesday 9:00 a.m. - 1:00 p.m.
Friday 9:00 a.m. - 5:00 p.m.

starkcu.org

 @StarkFCU

 @starkfcu

 @StarkFCU



FEDERALLY INSURED BY NCUA

