

February 2025

starkcu.org

STARK

Federal Credit Union



Member News

WE GET YOU WHERE YOU WANT TO GO

STARK
 TIME
 SUMMER
 FALL
 WINTER
 SUMMER 2026

ANNUAL
 EXTENSION
 NEW CAR
 CHRISTMAS GIFTS
 NEW HOUSE

ON TIME
 ON TIME
 ON TIME
 ON TIME

OUR **SECONDARY SAVINGS ACCOUNTS** HELP YOU **SAVE FOR VACATIONS, HOLIDAYS, NEW CARS, OR WHATEVER YOU WANT!**

STARK
Federal Credit Union



CURRENT DIVIDEND RATE = 1.00 APY*



**THINK BIG
BANK SMALL**

* APY=Annual Percentage Yield. APY may be lower than the rate depending on the average daily balance in the account for the dividend period. Fees may reduce earnings. Rate subject to change. For Regular Share, Sub Share, IRA Share, And Christmas Club Accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. A member will lose dividends if the account is closed before accrued dividends are credited. A minimum balance of \$200 is required to earn dividends. Federally insured by the National Credit Union Administration. Dividends are paid quarterly. Call for current rates and information. Rates effective 12/31/2024.

Upcoming Holiday Closings

**MONDAY, FEBRUARY 17
PRESIDENTS DAY**

SAVE THE DATE! SFCU ANNUAL MEETING WILL BE APRIL 14, 2025

In This Issue

Boat Loan

Places Not To Use Debit Cards

Financial Planning For Couples

Promotions

THINK BIG
BANK SMALL

0% APR* **BALANCE TRANSFER**
ON ALL TRANSFERRED BALANCES FOR 12 MONTHS*

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

STARKCU.ORG/SNOWBALL

330.493.7602

NO ANNUAL FEE

NCUA

LET THE SAVINGS SNOWBALL

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*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, 2024 - February 28, 2025. After the promotional period ends, the standard variable APR will be applied to unpaid promotional balances. The standard variable APR for our VISA Orange rewards card is currently 16.50% 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. Stark Federal reserves the right to cancel this offer at any time. This offer cannot be combined with any other promotional offer. Offer expires February 28, 2025.

LOVE IS IN THE WATER

BOAT LOAN SPECIAL

RATES STARTING AT **7.99% APR***
FOR 36 MONTHS

THINK BIG
BANK SMALL

STARK
Federal Credit Union

NCUA

*APR = Annual Percentage Rate. All loans subject to approval. Rates based on credit history. A sample payment at 7.99% APR would be \$31.33 per \$1,000 borrowed on a 36 month loan.

WATCH YOUR MAIL FOR TAX FORMS

YOU WILL RECEIVE A **1099** IN THE MAIL IF YOU EARNED **\$10.00 OR MORE IN TAXABLE DIVIDEND INCOME**. LIKEWISE, YOU WILL RECEIVE A **1098** FORM IF YOU PAID OVER **\$600 IN INTEREST ON A REAL ESTATE LOAN**.

ALSO, DON'T FORGET TO USE **241274598** FOR THE **ROUTING AND TRANSIT (ABA) NUMBER** TO HAVE YOUR TAX REFUND DIRECTLY DEPOSITED INTO YOUR STARK FEDERAL ACCOUNT

NOTICE:

PLEASE INSERT YOUR DEBIT CARDS HORIZONTALLY INTO OUR NEW ATMs



Info

5 PLACES NOT TO USE YOUR DEBIT CARD

THE PUMP
Card skimmers at gas stations are on the rise. Use your credit card at the pump for an added layer of protection.

ISOLATED ATMs
Never use a secluded ATM in an empty store. These isolated ATMs are prime targets for hackers.

A NEW LOCATION
When on vacation, think before you swipe. You don't know the area and you don't know who can be trusted. It's best to use a credit card or cash.

LARGE PURCHASES
If springing for a big-ticket item, use your credit card. If your card has a rewards program tied to it, you'll earn a little in return for your buy.

RESTAURANTS
Unless your restaurant has a tableside payment system, use a credit card or cash. Once it's out of your hand, it's out of your control!

Use your debit card with caution and stay ahead of hackers and identity thieves!

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.

Key Financial Planning Steps for Couples

by Eric Cameron

Financial planning is a crucial aspect of any relationship. For couples, it's not just about managing money but also about aligning financial goals, ensuring mutual understanding, and building a secure future together. Here are 5 key steps to help couples navigate their financial journey.

- 1. Communicate Openly:** Discuss your financial histories, current situations, and future goals. Transparency builds trust and prevents misunderstandings.
- 2. Set Joint Financial Goals:** Identify and prioritize shared financial objectives, such as buying a home or saving for retirement. Aligning goals helps create a focused plan.
- 3. Create and Stick to a Budget:** Track income and expenses to understand spending patterns. Allocate funds for necessities, savings, and discretionary spending, and adjust as needed.
- 4. Build an Emergency Fund:** Save at least three to six months' worth of living expenses to manage unexpected costs without derailing your financial plans.
- 5. Invest Together:** Diversify your investments to spread risk and grow your wealth over time. Consider working with a financial advisor to develop an investment strategy that aligns with your risk tolerance and financial goals.

Financial planning for couples is a continuous process that requires collaboration, communication, and commitment. By working together and following these steps, you can build a secure financial future and achieve your shared goals. Remember, the key to successful financial planning is to start early, stay disciplined, and adapt to changes along the way.



2209 Fulton Rd NW
Canton, OH 44709
Call 330-489-9999 for
more information.



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.

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