

October 2023

starkcu.org

**STARK**

Federal Credit Union



# Member News

# AN OFFER SO GOOD IT'S SCARY.

**STARKCU.ORG**

**330.493.8325**

**OPEN A CHECKING ACCOUNT**

**AND GET \$200\***

**STARK**  
Federal Credit Union

\*\$200 bonus will be paid via deposit into the checking account of the qualifying member during the 60-day promotional period. To qualify the Stark Federal member must be over the age of 17. Promotion not valid on organizations. The member must perform 10 point of sale debit card transactions or have a direct deposit of at least \$500 within 60 days of opening their new account to qualify. Only first-time SFCU checking account holders are eligible for this promotion. Bonus may appear on 1099 tax form; Member is responsible for paying all taxes associated with the reward. This offer cannot be combined with any other promotional offer. Stark Federal reserves the right to cancel or modify the promotion at any time. Offer is valid until October 31st, 2023.

## Upcoming Holiday Closing

<b>Columbus Day</b>	<b>Monday, October 9th</b>
<b>Veterans Day</b>	<b>Saturday, November 11th</b>
<b>Thanksgiving</b>	<b>Thursday, November 23rd</b>

## In This Issue

Orange or Blue Credit Card

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Financial Plans

# Offers and Promotions



**ORANGE BLUE**

Rates starting at **12.50% APR\***

Open a new SFCU VISA Orange Rewards Card or a VISA Royal Card and receive **\$200\*\***

\*APR = Annual Percentage Rate. The APR will vary with the market based on the Prime Rate. The rate is the same for balance transfers and cash advances. No annual fee or minimum finance charge fees. Balance transfer fee is \$10 or 3.5% - whichever is greater. Interest accrues at the time of transfer. SFCU loans are subject to credit approval. Standard rates apply for new purchases. Promotion valid on SFCU VISA Royal Credit Card and SFCU VISA Orange Rewards Credit Card. The standard variable APR is between 12.50% and 18% APR for our VISA Royal Credit Card and 17.50% APR for our VISA Orange Rewards Credit Card. APR is determined when you open your account and is based upon your creditworthiness and substantial credit. 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. \*\*\$200 bonus credit will be applied to the credit card and must be used within a six-month period or will be forfeited. This offer cannot be combined with any other promotional offer. Offer only valid for first-time SFCU cardholders. Current SFCU VISA cardholders are not eligible for this offer. Other restrictions may apply. Call or visit any branch and speak with our loan personnel for more details. Stark Federal reserves the right to cancel or modify the promotion at any time. Offer ends October 31, 2023.

## CONGRATULATIONS TO OUR **ONE MILLION SHEETS** COMPETITION WINNERS!

**1ST PLACE - STEAMM ACADEMY @ HARTFORD (MILLION)**  
**2ND PLACE - LOUISVILLE ELEMENTARY (250K SHEETS)**  
**3RD PLACE - LAKE MIDDLE / HIGH SCHOOL (250K SHEETS)**



## Third Quarter Dividends

Your Board of Directors has declared a .75% APY dividend for the third quarter of 2023 for all Regular Share Accounts and Secondary Share Accounts.

**.75% RATE**  
**.75% APY**

## ATTN: Christmas Account Holders

If you requested that your Christmas Account funds be transferred to your checking or savings account, **this will happen on Tuesday, Oct. 3rd.**

Stop in after **October 16th** to **receive your complimentary Christmas account gift** made by The Workshops, Inc.

## STRIDES AGAINST BREAST CANCER

YOU CAN STILL PURCHASE BASKET RAFFLE TICKETS TO RAISE MONEY FOR THE **STRIDES AGAINST BREAST CANCER ASSOCIATION.**

**TICKETS COST \$1.00 EACH OR 6 FOR \$5.00.**

**WINNERS WILL BE CHOSEN OCTOBER 13TH**

CHARITY WALK WILL TAKE PLACE ON **SUNDAY, OCTOBER 15TH AT 10AM**



# Tips & Advice

## 5 TIPS ON HOW TO PREVENT DEBIT CARD FRAUD

In today's digital age, debit card fraud has become an increasingly prevalent concern. Unlike credit card fraud, where you can often dispute charges before paying the bill, debit card fraud can lead to immediate loss of your hard-earned money or even account closure. It's essential to take proactive steps to safeguard your financial information and prevent debit card fraud. Here are five crucial tips to help you protect your debit card and your finances:

**1. Regularly Monitor Your Account:** Keeping a close eye on your bank statements is one of the most effective ways to detect fraudulent activity early. This allows you to spot and report any unauthorized charges promptly. Sign up for online banking so that you can easily view transaction history any time you want.

**2. Enable Transaction Alerts:** Many institutions, including **Stark Federal Credit Union**, offer the option to receive real-time transaction alerts via text or email. Enable this feature to stay informed about every transaction on your account. If you receive an alert for a transaction you didn't authorize, you can take immediate action.

**3. Protect Your PIN:** Never share your Personal Identification Number (PIN) with anyone, and avoid using easily guessable codes like birthdates or simple sequences. Cover the keypad when entering your PIN to prevent onlookers or hidden cameras from capturing it.

**4. Use Secure ATMs:** When withdrawing cash, opt for ATMs located in well-lit, secure areas, such as bank branches or reputable retail establishments. Criminals often target ATMs in remote or poorly lit locations, where they can tamper with the machine or install skimming devices.

**5. Use Secure Online Shopping Practices:** Only make online purchases from reputable websites with secure payment gateways. Look for "**https:**" in the website address, which indicates a secure connection (If it only says "**http:**" it is **NOT** secure). Additionally, avoid saving your card information on online retail sites and use two-factor authentication (2FA) when available.

By following these tips and remaining vigilant, you can significantly reduce the risk of falling victim to debit card fraud. Remember that taking proactive steps to protect your financial information is an essential aspect of maintaining your financial security in today's digital world.

## 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.**

# Top Three Reasons Many Don't Have a Financial Plan by Eric Cameron

Research indicates that as few as 25% of Americans have a financial plan. It's a sobering statistic, because it's clear that financial planning is the best way to make the most of our hard-earned money and reach our financial goals.

**1) I don't have enough money to need one**—This is the number one reason I hear for not having a financial plan. Think of a written financial plan as a roadmap that can help you spend wisely, control debt, save and invest smartly, and provide the shortest and safest route to where you want to go financially. You don't have to have a lot of money to get on the road.

**2) It's too complicated**—It doesn't need to be. A good financial plan isn't something esoteric that only a financial wiz can understand. On the contrary, financial planning is designed to answer real life questions. For instance, are your goals realistic? How can you prioritize spending? Can you save for a down payment and the kids' education at the same time? When can you retire and how much will you need? These types of questions are the foundation for developing a financial plan. And the answers can provide peace of mind and actually simplify your life.

**3) I don't have the time to do one**—Yes, you'll have to invest some time and energy to create a financial plan but it doesn't have to be a burden, especially if you work with a financial advisor. Ideally, financial planning is a collaborative process. An advisor can help you zero in on the questions, explore different answers, and come up with a specific and step-by-step plan of action.

Comprehensive financial planning looks at all aspects of your financial life and can also include things like retirement, insurance, and tax and estate planning. If you have questions or are looking to develop a personalized financial plan, give our office a call.



## 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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Hackenberg Financial Group

2209 Fulton Rd NW  
Canton, OH 44709

Call 330-489-9999 for  
more information.

