



MEMBER NEWS

1ST QUARTER CHARITY



We are partnering with the Stark County Hunger Task Force to help collect goods for their Backpack for Kids Program that feeds over 1300 kids a WEEK in Stark County.

SFCU will donate \$25 for each new checking or Swipe & Go account and \$5 for anyone that signs up for Cent\$ible Saving until March 31st!

Follow us on social media for updates and stop in your local branch to donate. We will be collecting cash donations and these food items below until March 31st:



Single Serve Cereals
Microwavable Meals
Juice Boxes

Fruit Snacks
Cereal Bars
Oatmeal Packs

SAVE ON YOUR CAR IN 2023!



Earn up to
\$400
cash back!*

Bring your auto loan to SFCU and receive up to **\$400* cash back at closing!**



rates starting at
5.24%
APR**

Call **330-493-7602** for more details!

* Up to \$400 will be deposited into your account upon closing. Earn \$100 for every \$10,000 you refinance up to \$400. Stark FCU will match your current rate as low as 5.24% for 60 months. A sample monthly payment for a loan of \$20,000 and a term of 60 months at 5.24% APR would be approximately \$379.63. Cash back will not exceed \$400. ** APR= Annual Percentage Rate. Offer of credit subject to application and creditworthiness. Rates reflect an additional .25% rate reduction with payments automatically deducted from your Stark FCU checking or savings account. Existing Auto Loans with Stark FCU are not eligible for refinance offer. Contact the credit union for further details and current rates. This offer expires on March 31, 2023.

CLOSED PRESIDENTS' DAY

Our three branches will be **closed Monday, February 20th** in observance of Presidents' Day. We will reopen Tuesday, February 21st at 9am.



BOAT LOAN SPECIAL

PLAN YOUR SUMMER NOW
WITH A BOAT LOAN FROM SFCU.



RATES STARTING AT
6.24% APR*
UP TO 36 MONTHS



* APR = Annual Percentage Rate. All loans subject to approval. Rates based on credit history. A sample payment at 6.24% APR would be \$32.75 per \$1,000 borrowed based on a 36 month loan.

WATCH YOUR MAIL FOR TAX FORMS

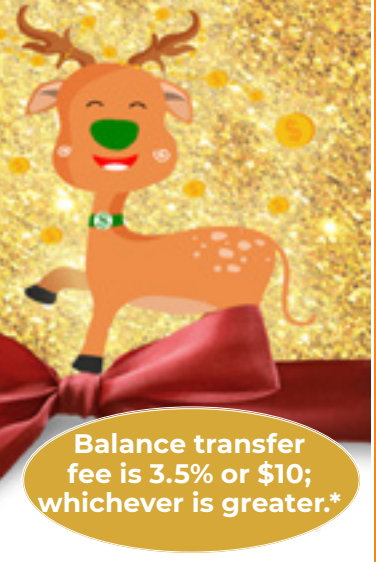
You will receive a **1099** in the mail if you acquired \$10.00 or more in taxable dividend income. Likewise, you will receive a 1098 form if you paid over \$600 in interest on a real estate loan.

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.

ZERO PERCENT BALANCE TRANSFER



%
APR*



on all transferred balances for 12 months!*

Call us today at **330.493.7602** or visit **starkcu.org** for details.

Balance transfer
fee is **3.5% or \$10;**
whichever is greater.*

*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 Royal Credit Card and SFCU VISA Orange Rewards Card. Length of promotional period will be 0% APR for 12 billing cycles from date of last balance transfer. Promotional APR available for new balance transfers only and applies to transfers made between December 1, 2022 - February 28, 2023. 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 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. This offer cannot be combined with any other promotional offer.

SIGN UP FOR CENT\$IBLE SAVING!



Build your savings automatically with our free Debit Card Round Up Program.

When you sign up for Cent\$ible Saving before March 31st **we will donate \$5** to Stark County Hunger Task Force's Backpack Program.

6 WAYS TO PROTECT YOURSELF AGAINST CYBER ATTACKS



ANNUAL MEETING

Our Annual Meeting will be held at 6pm on April 17, 2023 at our Alliance Branch. There will also be an opportunity for you to join virtually. Look for more information in upcoming newsletters.



Office Hours
 Mon.- Fri. 9:00 a.m. - 5:30 p.m.
 Sat. 9:00 a.m. - Noon
 (Saturday drive-up only service at Dressler)

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 (833) 541-0777

24-Hour Access Line: 330.493.3711

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.
 Wed. 9:00 a.m. - 1:00 p.m.
 Fri. 9:00 a.m. - 5:00 p.m.

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



Online at www.starkcu.org
 Facebook: facebook.com/StarkFCU
 Instagram: instagram.com/starkcu
 Twitter: twitter.com/StarkFCU



SOARING INFLATION IS GREATLY IMPACTING RETIREMENT PLANNING

A U.S. News & World Report titled "Retirement and Inflation" published January 10th, shed light on how inflation has impacted American's retirement savings. They surveyed 2,000 U.S adults who have saved for retirement for more than five years and who were not yet retired. Shockingly almost a third (32%) withdrew money from their retirement plans in 2022 to keep up with the rising costs of living, while 41% indicated that they had stopped contributing to retirement funds at some point in the year.

Additionally, the survey found that 72% of respondents have reevaluated their retirement plans due to the COVID-19 pandemic and its economic effects, with 27% saying they have greatly reevaluated their plans. For a financial advisor like me these trends are alarming, and what's even more telling is that these are the folks who were already saving, this didn't include those who already weren't setting money aside for retirement.

It's so important to realize that as the economic outlook changes we might need to re-evaluate our situation and make some adjustments to our planning and our lifestyle. Inflation is still running at 6.5% for the 12 months ending December 2022 according to the U.S. Labor Department, so I am still advising those I know to sit down and take some time to make sure that their financial planning is still sound. For most households, there might be some adjustments that need to be made.

If you are wondering if your retirement plans are still on track, take advantage of our Retirement Readiness Report, which is complimentary to all SFCU members. Ask a teller to schedule you an appointment or just give us a call.



2200 Fulton Rd NW
Canton, OH 44709

Call **330.489.9999** for
more information.



EASY LOAN APPLICATION

Individual Credit Joint Credit

Member Name _____

Joint Applicant 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 an
active duty military? Yes / No

Return this application to any office or fax to 330.493.1619