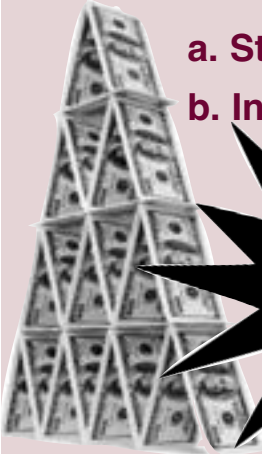




# MONEY Matters

## Which MACU HELOC is best:

- a. Standard
- b. Interest-Only



Rates as low as  
**4.00%**  
APR\*

A Home Equity Line of Credit is always a great option for your financing needs. Use your HELOC as a way to pay for a new house project, vacation or some other unexpected expense.

MACU offers two types of HELOCs: **Standard** and **Interest-Only**, with interest rates as low as **4.00% APR\*** There are **no closing costs** or **appraisal fees** for qualified members. Call us today or visit our website for more details at [www.massillonareacu.org](http://www.massillonareacu.org)

\*APR = Annual Percentage Rate. HELOC rates are variable and are based on the PRIME RATE. If your HELOC is closed within 3 years, you will be assessed the closing costs. A processing fee of \$100 will be assessed. All rates and promotions are subject to change without notice. Sample monthly payment for a Home Equity Line of Credit loan of \$15,000 at 4.00% APR for a term of 120 months would be approximately \$225.00. Sample monthly payment for an Interest Only HELOC loan of \$15,000 at 4.00% APR for a term of the first 5 years would be approximately \$49.32.

## Two Choices. One great name in credit cards.

- 1 THE MACU Gold VISA®** or **2 THE MACU Classic VISA®**

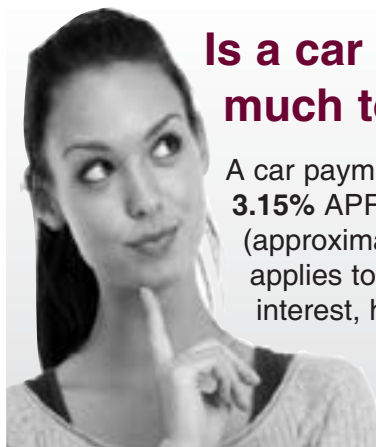
MACU VISA® choices: VISA® Gold with the **FIXED** rate of only **7.99% APR\*** or Classic VISA® with a **FIXED** rate of **12.99% APR\*** on all purchases, transferred balances, and cash advances. There are **no annual fees, cash advance fees or balance transfer fees**. You can use either card at more than 8 million locations worldwide, and you can even manage your account online for free at [www.ezcardinfo.com](http://www.ezcardinfo.com). Call for details!

\*Annual Percentage Rate.

## Save with our 18-month CD! 1.25% APY\*

It's pretty simple. It's one of the best interest rates out there right now, and we're offering it to you. An 18-month Certificate of Deposit that will earn you 1.24% APR\* (1.25% APY\*). All you have to do is come in and deposit a minimum of \$1,000 of new money. Offer ends August 31st, so come in today.

\*Annual Percentage Rate. \*\*Annual Percentage Yield. All rates and promotions subject to change without notice. New money only. This offer ends August 31, 2011.



## Is a car payment under \$200 too much to ask? Not at MACU

A car payment under \$200 a month? At rates as low as **3.15% APR\*** for up to 72 months, you pay only \$183.15 (approximate) per month on a loan of \$12,000. This offer applies to refinancing as well – so if you have a higher interest, higher monthly payment loan somewhere else, bring it to us, and we will save you money. Better do it today though, because this offer ends on August 31, 2011.

\*Annual Percentage Rate. All rates and promotions subject to change without notice. Sample monthly payment of \$12,000 loan for 72 months at 3.15% APR would be approximately \$183.15. Loan rate is determined by term of loan and personal credit history. Credit Life and Disability Insurance is available to members at a minimal cost. Some restrictions apply. Offer ends August 31, 2011.

When you're out and around, don't forget the square...

**our Wales Square Branch**

We want to be where you are and that means not making you come all the way downtown when you're in a hurry or on your day off. Visit our branch in the Wales Square Shopping Center (2056 Wales Road N.E., Massillon). To make it even easier and faster, the Wales Square Branch has a drive through window and a drive-up ATM. Come see us at our Wales Square Branch next time you're out and around.

**Out of town, but not out of luck with Shared Branching**



MACU has joined with other credit unions across the U.S. to offer members the ability to transact their financial business just like they would in their home credit union. You can make payments, make deposits, make withdrawals, check balances and more just like you would here. There are more than 4,300 branches participating! Just look for the swirl logo. Or look online to find the most convenient one to where you're going at [www.creditunion.net](http://www.creditunion.net). Be sure to take your account number and a valid, government-issued photo ID. And, of course, they'll need to ask who your hometown credit union is. So, how's that for service?

**RATES**

Effective July 21, 2011  
All rates subject to change without notice.

APR*	TERM	
	(Max Months)	(As Low As)
<b>FIRST MORTGAGES</b>		
First Mortgages (up to \$250,000)	10 yr.	3.75%
	15 yr.	3.99%
	30 yr.	4.70%
<b>HOME LOANS</b>		
Home Equity Line of Credit (Variable Rate)	80% Loan to Value	4.00%**
Second Mortgage (Fixed Rate)	80% Loan to Value	15 yr. 7.00%
<b>NEW VEHICLE LOANS</b>		
Cars, Trucks, Vans, Motorcycles	72	3.15%
Recreational Vehicles, Boats, ATVs	72	5.25%
<b>USED VEHICLE LOANS</b>		
Cars, Trucks, Vans, Motorcycles	72	3.15%
Recreational Vehicles, Boats, ATVs	72	5.25%
<b>VISA® CREDIT CARDS</b>		
VISA® Classic (Purchases, Balance Transfers, Cash Advances)		12.99%
VISA® Gold (Purchases, Balance Transfers, Cash Advances)		7.99%

\*Annual Percentage Rate. All rates are subject to change without notice. Interest rates are based on credit history plus number of years financed. Mortgage rates are subject to change daily. Call for current rates and closing cost information. Visit us online for a complete list of all of our savings and loan rates and terms. \*\*Some restrictions may apply.

**For 'on the road' security: American Express® Travelers Cheques**

You're on the road for pleasure or business and you lose your cash or it gets stolen. Who's going to get it back to you? Not a great way to travel.



That's why MACU now offers members American Express® Travelers Cheques at no charge. You can use them worldwide, anywhere American Express® is accepted. There are a number of different cheques available for a small fee: Gift Cheques, Cheques for Two, and Gift Cards. Stop by the credit union or call for more information.

Discount **CedarPoint** tickets available at the Credit Union.

**Holiday Closings**

**Labor Day**  
Monday, September 5

**Columbus Day**  
Monday, October 10



[www.massillonarecu.org](http://www.massillonarecu.org)

**MAIN OFFICE**  
46 Federal Avenue N.W.  
Massillon, OH 44647  
Phone: 330-832-1371  
Fax: 330-832-7650

**MAIN OFFICE HOURS**  
Monday 9:00 a.m. - 5:00 p.m.  
Tuesday 9:00 a.m. - 5:00 p.m.  
Wednesday 9:00 a.m. - 5:00 p.m.  
Thursday 9:00 a.m. - 5:00 p.m.  
Friday 9:00 a.m. - 5:00 p.m. (Lobby Hours)  
9:00 a.m. - 6:00 p.m. (Drive-up Hours)

**BRANCH OFFICE**  
2056 Wales Road N.E.  
Massillon, OH 44646  
Phone: 330-830-3312  
Fax: 330-830-3663

**BRANCH OFFICE HOURS**  
Monday 9:00 a.m. - 5:00 p.m.  
Tuesday 9:00 a.m. - 5:00 p.m.  
Wednesday 9:00 a.m. - 5:00 p.m.  
Thursday 9:00 a.m. - 5:00 p.m.  
Friday 9:00 a.m. - 5:00 p.m. (Lobby Hours)  
9:00 a.m. - 6:00 p.m. (Drive-up Hours)  
Saturday 9:00 a.m. - 12:00 p.m.