



MONEY Matters

Auto Loan Rate You'll Love

as low as **3.19% APR***



Valentine's Day this month is all about love, and we'll sure you'll love this: In February, qualified MACU members can get an auto loan rate as low as **3.19% APR*** for a new or used vehicle! With up to 72 months to pay it off, you pay as little as \$183.34 per month on a loan of \$12,000*. Already have an auto loan at a higher rate with another financial institution? Have heart! We propose you refinance that existing loan with us for the same low rate noted above. Did we sweet talk you enough? Then call us or visit online today to apply.

Hurry this offer ends February 28, 2011.

**Annual Percentage Rate. All rates and promotions subject to change without notice. Sample monthly payment of \$12,000 loan for 72 months at 3.19% APR would be approximately \$183.34. 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 February 28, 2011.*

MACU's WIN-WIN HELOC

WIN – a 4-day beach resort vacation
WIN – with a rate as low as **4.00% APR***
It's a win-win situation for you both ways with a MACU Home Equity Line of Credit (HELOC)! Open HELOC by April 30, 2011, and you'll be automatically entered into a drawing for a 4-day/3-night vacation (including airfare and rental car) at the Don Caesar Beach Resort on St. Pete Beach, Florida. Not only can you win a trip, qualified members win anyway with a rate as low as **4.00% APR***, with **no closing costs or appraisal fees!** MACU has two HELOCs – **Standard** and **Interest Only**. Either way, write checks against the line as needed. Do whatever you want with the money, or just have it available for emergencies. Don't lose out – call today or visit www.massillonareacu.org. No purchase necessary – trip must be completed before the end of 2011.



**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 \$150.00. 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.*

Join Us at our Annual Meeting Brunch!

Yes, it is time to put The Massillon Area Credit Union Annual Meeting on your calendar. On Sunday, March 13, 2011 we will gather at 1pm for a Sunday afternoon brunch followed by our annual business meeting. We'll celebrate our 2010 successes, talk about the plans for the future and offer door prizes. Come join us at the Executive Events Center located at 5211 West Tuscarawas Street N.W. in Perry Township. The cost for the brunch is \$10 per member and \$20 per nonmember. To reserve your seat, simply complete the Annual Meeting Ticket Request below and return it to the credit union with payment by Friday, March 4, 2011.

Buffet Lunch at
1:00 p.m.

Annual Meeting Ticket Request

Business Meeting
at 2:00 p.m.

Member Name _____

Member Name _____

Number of Attendees _____

_____ Credit Union member(s) @ \$10 each \$ _____

_____ Guest(s) @ \$20 each \$ _____

Reservations and checks must arrive at the credit union no later than March 4, 2011.

Transfer Higher Rate Credit Card Balances to Your MACU VISA®

If you are juggling debt and need to find a low-cost solution to your credit card needs, transfer your higher rate credit card balances to your MACU VISA® Credit Card today! The **MACU VISA® Gold Card** has a **FIXED** rate of **7.99% APR***, while the **MACU Classic VISA®** has a **FIXED** rate of **12.99% APR***. These rates apply to all purchases, balance transfers and cash advances, with **no annual fees and no fees for balance transfers and cash advances**. To apply, come to the credit union or visit us online at www.massillonareacu.org. for an application and fax it to 330-832-7650.

*Annual Percentage Rate.

RATES		
Effective January 24, 2011		
All rates subject to change without notice.		
	TERM (Max Months)	APR* (As Low As)
FIRST MORTGAGES		
First Mortgages (up to \$250,000)	10 yr.	4.50%
	15 yr.	4.75%
	30 yr.	5.00%
HOME LOANS		
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%
NEW VEHICLE LOANS		
Cars, Trucks, Vans, Motorcycles	72	3.19%
Recreational Vehicles, Boats, ATVs	72	5.25%
USED VEHICLE LOANS		
Cars, Trucks, Vans, Motorcycles	72	3.19%
Recreational Vehicles, Boats, ATVs	72	5.25%
VISA® CREDIT CARDS		
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.

Holiday Closings

President's Day – Monday, February 21st

MACU CD Special Extended!

We're extending our 18-month **Certificate of Deposit Special** at **1.14% APR* (1.15% APY**)**! At such a great rate, this CD is hard to beat and more of you want to take advantage of it. All you have to do is deposit \$1,000 of **new money** by February 28, 2011. Then let the CD work for you with a nice return on your investment!

*APR= Annual Percentage Rate. **APY = Annual Percentage Yield. All rates and promotions subject to change without notice. New money only. This offer ends February 28, 2011.



IRA Tax Deduction Deadline is April 15



Have you considered opening an Individual Retirement Account at MACU as part of your retirement plan? An IRA allows you to contribute a limited yearly sum toward your retirement, and taxes on the interest earned in the account are deferred. It's

never too early or too late to open an IRA. And the earlier you save for your future, the more your money grows. With an IRA, you are allowed to put aside a maximum of \$5,000, or \$6,000 if you are age 50 or older. Any funds you contribute to a new or existing account before April 15, 2011 are eligible for deduction from your 2010 tax returns! We have three options for IRAs: Traditional, Roth or Educational. Call us today for complete details on each and how to open one now, or visit us online at www.massillonareacu.org. Don't wait and wonder if your retirement finances will be okay – take some control with an IRA from your Massillon Area Credit Union.

Take a Trip to Wales Square Office

Have you visited Wales yet? No, not the country – our wonderful Wales Square Office! We're located at the Wales Square Shopping Center, 2056 Wales Road NE in Massillon. Lobby hours are Monday through Friday from 9 a.m.-5 p.m., with our drive-up window hours extended to 6 p.m. on Friday only. Saturday hours are 9 a.m. -12 Noon. See how the Wales Square Office can be more convenient for you. Stop in or use our drive-up window. We're glad to provide this additional location for our members. Hope to see you in Wales soon!



This institution is not federally insured. Member accounts are not insured or guaranteed by any government or government-sponsored agency.

www.massillonareacu.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.