



And the HELOC trip promotion winners are ...

Bon Voyage, Donald and Marsha Beitel! MACU members, Donald and Marsha Beitel won big through MACU's Home Equity Line of Credit trip promotion held this spring. They won a trip for two to the Don Caesar Resort in St. Pete, Florida and will enjoy a 4-day, 3-night vacation at the resort, including airfare and rental car.

MACU ran the HELOC promotion this spring through April 30, highlighting our rate as low as **4.00% APR*** with **no closing costs or appraisal fees!** We offer two types of HELOCs: **Standard** and **Interest-Only**. You may not have won the trip, but you can still win a great rate by applying for a MACU HELOC. To see how, call us, see the related article in this newsletter or visit www.massillonareacu.org today!

**Annual Percentage Rate*



Donald & Marsha Beitel, winners of MACU Home Equity Line of Credit Contest & CEO, Nicholas Langenfeld.

Home Equity Line of Credit:



Could You Be Mine?

It's a beautiful day in your neighborhood, a beautiful day ... and all because of The Massillon Area Credit Union's Home Equity Line of Credit! As you make house payments, you own more and more of your

home, but that ties up more and more of your money. From decks or driveways, to major bills or major binds, access that money that's sitting there with a HELOC! MACU has two options: **Standard** and **Interest-Only** HELOCs, with interest as low as **4.00% APR***, plus **no closing costs or appraisal fees** for qualified members. Decide which is best for your situation. You'll be approved for a credit limit based on the equity in your home. Then access the funds from a special HELOC checkbook. Call or visit us to apply!

**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.*



Gas Prices got you down? Our great June Car Loan Promotion will pump you up! Our current rate on a new or used vehicle loan is as low as **3.15% APR*** for qualified members. That's as little as \$183.15 a month on a loan of \$12,000* with up to 72 months to pay it off! If you have an auto loan at a higher rate with another financial institution, save money by refinancing it with MACU at our same low rates! Use the money you'll end up saving for gas, or better yet, think about a loan for a more fuel-efficient car! Don't get stuck running on empty – this offer ends June 30, 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 June 30, 2011.*

Holiday Closing

Independence Day, Monday, July 4th



**Two Great Options with
MACU VISA®**



Chocolate or vanilla, diet or regular, paper or plastic – it's nice to have options. And the same goes with MACU VISA® cards. We offer our members either the **MACU Classic VISA®** or the **MACU Gold VISA®** card. Both cards have **FIXED** interest rates that apply to all purchases, transferred balances, and cash advances. Our Gold card has an incredibly low rate of only **7.99% APR*** while the Classic Card has a rate of **12.99% APR***. You'll also enjoy a card with **no annual fees, no cash advance fees, no balance transfer fees** and a 25-day grace period to pay off the balance! It's easy to apply for either VISA® card. Just give us a call at 330-832-1371, stop in, or print the application from www.massillonareacu.org and fax it to us at 330-832-7650.

*Annual Percentage Rate.

**Back by Popular Demand:
CD Promotion Extended!**



Not all good things must come to an end – sometimes they're just extended! That's what we're doing with our offer of **1.14% APR* (1.15% APY*)** on our 18-month Certificate of Deposit, now extended through June 30, 2011. Why is this CD so popular? Three good reasons: a CD is a safe way to earn interest on your money, you can put as little as \$1,000 (new) money into it and you'll have a difficult time finding a better rate. Offer ends June 30, 2011.

*Annual Percentage Rate. **Annual Percentage Yield. All rates and promotions subject to change without notice. New money only. This offer ends June 30, 2011.

RATES

Effective May 19, 2011
All rates subject to change without notice.

APR*	TERM	
	(Max Months)	(As Low As)
FIRST MORTGAGES		
First Mortgages (up to \$250,000)	10 yr.	3.99%
	15 yr.	4.125%
	30 yr.	4.80%
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	3.15%
	Recreational Vehicles, Boats, ATVs	72
USED VEHICLE LOANS		
Cars, Trucks, Vans, Motorcycles	72	3.15%
	Recreational Vehicles, Boats, ATVs	72
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.

Shared Branching

MACU is proud to participate in Shared Branching with other credit unions! These CUs nationwide agree to act as branches for each other. This means MACU members can perform transactions at participating credit unions throughout the United States! Make the same transactions elsewhere you do at our locations: deposits, withdrawals, loan payments, transfers between accounts, money orders. What a convenience, whether you're traveling on business or vacation! How do you find a Shared Branching credit union? Look for the Shared Branching swirl logo, or search for locations at <http://creditunion.net/>. You'll need to provide your home credit union and your account number, then show a valid, government-issued photo ID. Please share this news with your family and friends!



Say "I will" to a Wales Square Office visit!

You know doubt know the proclaimed "wedding of the century" took place earlier this spring: Miss Catherine Middleton married the eldest son of Charles and Diana, Prince William of Wales. Speaking of Wales, why not make a vow of visiting our Wales Square Office for all your banking needs? 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. From this day forward, our Wales location could be a perfect match and a royal convenience for your busy schedule. Stop by and see us – cheerio!



American Share Insurance
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.