



MONEY Matters

The MACU HELOC (Home Equity Line of Credit) Sweet Dreams - Two Ways



Have you heard the saying, "If you can dream it, you can do it"? Well, dream on. Because MACU gives you:

- 1- The chance to win a 4 day/3 night vacation at the Don Caesar Beach Resort in St. Pete, Florida that includes airfare and rental car. (Open a HELOC by April 30, 2011 and you're automatically entered)
- 2- The ability to turn the equity in your house into anything you want for as low as **4.00% APR***, with **no closing costs and appraisal fees.**

MACU offers you two types of Home Equity Lines of Credit: the **Standard HELOC** and the **Interest Only HELOC**. Borrow from your HELOC for home improvements, school tuition or just peace of mind. To

access the funds simply write a check for the amount you need. Between now and the end of April 30, 2011, if you take out either type of HELOC, your name is automatically entered into a drawing for a chance to win a trip to Sunny Florida! No purchase is necessary. Trip must be completed before the end of 2011. Call for more details or visit 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 \$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.

Shared Branching

We think of it as our nationwide support system.

Beginning March 1, 2011, MACU members can perform transactions at thousands of locations across the United States. With shared branching, credit unions throughout the nation allow members of other participating credit unions to take care of their banking needs as if they were at their home facility. You can make deposits, withdrawals, loan payments, transfers between accounts, buy money orders, etc. All you need to do is:

- 1 - look for the swirl logo
- 2 - provide the name of your home credit union, and your account number
- 3 - present a valid government-issued photo I.D.

Want to see if there is a participating credit union where you're headed on business or vacation? Find out online at: <http://creditunion.net/>.

There are a couple of new kids on the block. And they're ready to serve you.

Both of our locations – the Main Office on Federal Avenue, downtown and our Wales Square Office – have brand new, state-of-the-art **ATM machines**, with the latest features. The best feature is that they are available 24 hours a day, every day, and that means so is your money. Just one more way we're improving services for our members.



Car Loan rates

as low as 3.09% APR*



The Massillon Area Credit Union's Auto Loan promotion offers a fixed rate as low as **3.09% APR*** on loans up to 72 months! The Auto Loan can be used on a new or used vehicle loan, or refinance your existing loan from another

financial institution. Save money when you finance your vehicle at The Massillon Area Credit Union!



Call, come in, check us out online... Just do it as soon as possible.

This offer ends March 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 3.09% APR would be approximately \$182.79. 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 March 31, 2011.

**Don't forget our Annual Meeting on
Sunday, March 13th! Visit our website for more details.**

1.14% APR*
1.15% APY**

**Our CD Special offer
has gone into overtime.**



During this economy, a super safe way to earn money on your money – one that gives you **1.14% APR*** - is too good to pass up. That's why we've extended our offer into overtime. Now through March 31, 2011, put as little as \$1,000 in **new money** into our 18-month Certificate of Deposit and your money will earn **1.14% APR* (1.15% APY**)** safely. Call or stop by and start saving with a MACU CD!

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

RATES

Effective February 17, 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 | 3.09% |
| Recreational Vehicles, Boats, ATVs | 72 | 5.25% |
| USED VEHICLE LOANS | | |
| Cars, Trucks, Vans, Motorcycles | 72 | 3.09% |
| 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.*

MACU VISA® - A Great Deal



If you are carrying debt on credit cards with high interest rates, now is the time to transfer the balances to a MACU VISA® card. There is **no fee to transfer, no annual fee and no fees for cash advances**. Best of all, if you transfer to a MACU VISA® Gold Card, you pay only **7.99% APR***, or if you transfer to a MACU VISA® Classic, you pay only **12.99% APR***. Rates apply to all purchases, all balance transfers, and all cash advances. Need to know more? Give us a call at 330-832-1371, come on in, or download and print the application from our website (www.massillonareacu.org) and fax it to us at 330-832-7650.

**Annual Percentage Rate.*

IRA - Deadline is April 15, 2011

You can make a contribution to your Individual Retirement Account (IRA) between now and **April 15, 2011** and still deduct the amount of that contribution from your 2010 federal income taxes. You can contribute up to \$5,000 per year (or \$6,000 if you are over 50 years old), and that can redirect hundreds of dollars from taxes to the government into savings for your retirement. If you don't have an account, it's not too late to open one. MACU offers three: the Traditional IRA (using pre-tax dollars which will be taxed in retirement), a Roth IRA (after tax dollars that will not be taxed in retirement) and a Coverdell Educational IRA (for use paying for tuition). Call us or come in and open an IRA today!



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.