



May 2011

Fraud Alert to Our MACU Members



Life in the electronic era is a little scary. Some of our members have been contacted by phone or email by companies that say they are associated with us and ask for confidential information, like account numbers and social security numbers. **DO NOT GIVE IT TO THEM.** Hang up, close the email, and call us immediately at (330-832-1371 or 330-830-3312). We will never ask for sensitive information over the phone or through an email. Always call to verify. If you do give out some personal

information – it's easy to get tricked – they are pros at deception – don't be embarrassed to call us immediately. We'll shut down current accounts and open new ones and issue new credit, debit and ATM cards. One more way we're working to protect the financial well-being of our members.

Car Loan Rates as low as 3.15% APR

**3.15%
APR***

Our current rate on a new or used vehicle loan is as low as **3.15% APR*** for qualified members. With up to 72 months to pay it off, you pay as little as \$183.15 per month on a loan of \$12,000*. Already have an auto loan at a higher rate somewhere else? Then refinance your existing vehicle loan from other financial institutions and save money!

This offer ends May 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 May 31, 2011.

Membership to The Massillon Area Credit Union is open to anyone that lives, works, worships or attends school in Stark County.

Shared Branching

MACU now participates in Shared Branching! MACU members can perform transactions at participating credit unions



throughout the United States. The credit unions in Shared Branching have agreed to act as branches for each other.

You can make the same transactions you do at our locations: deposits, withdrawals, loan payments, transfers between accounts, money orders.... All, whether you're traveling on business or taking in some rays. Just look for the Shared Branching swirl logo, or search for locations at <http://creditunion.net/>. You will need to provide the name of your home credit union and your account number and show a valid, government-issued photo ID.

Holiday Closings

Memorial Day –
Monday, May 30th
Independence Day –
Monday, July 4th



CD Promotion Extended

**1.15%
APY***

We are extending our offer of 1.14% APR* (1.15% APY*) on our 18-month CD, and every month we get more and more takers. Why? Probably because it is a really safe way to earn interest on your money. Maybe because you can put as little as \$1,000 (new) money into it. Definitely because you'll have a difficult time finding a better rate. So call, come in, check out the details on our website.

Hurry - this offer ends May 31st.

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

RATES

Effective April 20, 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.	4.125%
	15 yr.	4.50%
	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	3.15%
Recreational Vehicles, Boats, ATVs	72	5.25%
USED VEHICLE LOANS		
Cars, Trucks, Vans, Motorcycles	72	3.15%
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®

MACU has two VISA® card options: the MACU Classic VISA® card and the MACU Gold VISA® card. With both cards, you get low **FIXED** interest rates that apply to all purchases, transferred balances, and cash advances. The Gold card has an incredibly low rate of only **7.99% APR*** and the Classic Card has a rate of **12.99% APR***. Both have **no annual fees, no cash advance fees and no balance transfer fees**. Plus, each has a 25-day grace period to pay off the balance. For more information or to apply, give us a call at the credit union 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.

Need a vacation... new deck... tuition? Apply for a MACU HELOC!



As you make house payments, you own more and more of your home but that ties up more and more of your money. You can access that

money that's just sitting there... with a HELOC. A HELOC is Home Equity Line of Credit. MACU has two HELOCs: **Standard** and **Interest-Only**, with interest as low as **4.00% APR***, plus **no closing costs or appraisal fees** for qualified members. You decide which is best for your situation. Once you're approved for a credit limit based on the equity in your home, the money is there waiting. All you do is write a check for the money you need. That makes it a great reserve ready to help out for emergencies. Go ahead and apply for a HELOC - it's a great resource for fix-ups, remodels, tuition, bill consolidation, and even vacations.

*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 loan of \$15,000 at 4.00% APR for a term of 120 months would be approximately \$150.00. Some restrictions may apply.



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.