



# MONEY Matters

## Rake in the Possibilities with a HELOC from MACU!

Autumn is beautiful in northeast Ohio, with colorful leaves surrounding our homes. The Massillon Area Credit Union offers members another pretty picture with its low-rate Home Equity Line of Credit! Rake in the possibilities when you apply for one of our two types of HELOCs, **Standard** or **Interest-Only**, both with interest rates as low as **4.00% APR\***! Plus, **NO closing costs** and **NO appraisal fees** for qualified members. Decide which option is best for you! Contact us today with questions, or visit [www.massillonareacu.org](http://www.massillonareacu.org) for details.



As low as  
**4.00% APR\***

No closing costs  
No appraisal fees

\*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.

## Auto Loan Rates as low as 2.99% APR\*

The Massillon Area Credit Union's Auto Loan promotion offers a fixed rate as low as **2.99% APR\*** for up to 72 months! The Auto Loan can be used on a new or used vehicle loan, or refinancing your existing loan from another financial institution. Save

money when you finance your vehicle at The Massillon Area Credit Union! Stop by the credit union and see us today or apply online at [www.massillonareacu.org](http://www.massillonareacu.org).

**Hurry, offer ends Oct. 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 2.99% APR would be approximately \$182.28. 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.

**The Massillon Area Credit Union's Privacy Policy has been included with your September statement.**

## Turn Over a New Leaf and Save with a CD from The Massillon Area Credit Union

**1.25% APY\***

Did you know? "Turn over a new leaf" is derived from turning a page of a book to a new page, a fresh start. While leaves are falling, turn over a new leaf of your own and open a MACU 18-month Certificate of Deposit! Our CD has a 1.24% APR\* (1.25% APY\*), one of the best interest rates around right now. Just deposit a minimum of **\$1,000 of new money** and see how it turns into huge savings. Call us for details! Offer ends Oct. 31.

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

**1.24% APR\***  
**1.25% APY\***

## Coats for Christmas

Christmas time is a season of giving, peace and goodwill to mankind. Practice goodwill by making a cold winter warmer for those in need. Again this year, MACU is collecting donations of new or gently used coats for both kids and adults in our area. Bring your donations to the drop-off boxes at either our downtown or Wales Square Branch from **October 10 through December 9**. Thanks for your generosity and making the world a better place!





# Christmas Club Account Funds Ready Tuesday, Nov 1!

Christmas Club Account holders: On Tuesday, Nov. 1, you'll already have a stocking filled with goodies. That's when your account funds will be transferred to your Savings Account! No Christmas Club Account? Give yourself an early Christmas present by opening one now for 2012! Make deposits to the account year-round in any amount you choose. Then when the holiday season approaches, you'll have a nice lump of cash to start your shopping. Call us today for details!

## Unclaimed Funds Are Your Loss

If you have an inactive account, you could lose money. By law, MACU is required to automatically release any funds to the State of Ohio from an account with five (5) years of inactivity. Keep your account active with just one transaction per year to avoid the penalty. We suggest you remind yourself to make a deposit by picking an anniversary date or dates each year or quarter: birthdays, anniversaries, income tax deadline, start of each season – whatever helps you remember! Call MACU with questions.



## RATES

Effective September 22, 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.	3.75%
	15 yr.	3.75%
	30 yr.	4.50%

### 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	2.99%
Recreational Vehicles, Boats, ATVs	72	5.25%

### USED VEHICLE LOANS

Cars, Trucks, Vans, Motorcycles	72	2.99%
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.

## Visit MACU's Wales Square Branch!

With a busy schedule only to get busier heading into the holidays, remember MACU's Wales Square Branch for your convenience. The branch is located in the Wales Square Shopping Center at 2056 Wales Road N.E., 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. Give MACU's Wales Square Branch a visit and see how it can fit into your busy life!

## MACU VISA®: A Card for All Seasons

**VISA** As summer has turned to fall, turn to MACU for a great rate on a VISA® credit card – all year round! Our VISA® Gold carries a FIXED rate of only 7.99% APR\* while our Classic VISA® has a FIXED rate of 12.99% APR\*. Both rates are good on all purchases, transferred balances, and cash advances. Plus, you have no annual fees, no cash advance fees and no balance transfer fees! Either card is accepted at more than 8 million locations worldwide. Manage your account online for free at [www.ezcardinfo.com](http://www.ezcardinfo.com). Make a MACU VISA® your card for all seasons. Apply today or call for details.

\*Annual Percentage Rate.

## Holiday Closings

Columbus Day – October 10  
Veterans Day – November 11  
Thanksgiving Day – November 24  
Christmas Eve - December 24  
(Branch open until 12:00 pm)  
Christmas Day – December 26  
New Year's Eve - December 31  
(Branch open until 12:00 pm)  
New Year's Day – January 2



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

[www.massillonareacu.org](http://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.