



MONEY Matters

July 2011

Let Your House Fix Itself With a

MACU HELOC

A Home Equity Line of Credit is an instrument that allows you to borrow against that equity, or money, you have built up in your home so you can use it for other things. MACU has two types of HELOCs – the **Standard HELOC** and the **Interest-Only HELOC**, with interest rates as low as **4.00% APR***. Either way, there are **no closing costs* or appraisal fees** for qualified members. Call us to discuss your particular situation and which HELOC is better for you.



**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.

Are You Classic or Gold?



With Our VISA® you could be either.

Don't panic. We're not talking about your age. We're talking about the two great VISA credit card options MACU offers:

Classic VISA has a **12.99% APR*** which is a lot lower than many credit cards out there.

VISA Gold offers a **7.99% APR***.

With these two great VISA options, you pay **no annual fees, no cash advance fees, and no balance transfer fees.** It's easy to apply! Contact us today!

**Annual Percentage Rate.*

Car Promotion

You can get into a new or used vehicle loan as low as **3.15% APR*** for up to 72 months. On a loan of

\$12,000, that is only \$183.15 (approximately) per month*. Are you kidding me? A new vehicle for \$183.15 per month? Even

if you already have a vehicle that is carrying a loan elsewhere, give us a call. We can determine if we can save you money, and if so, get you into one of our low rate loans. But you really need to hurry, because this offer is only good through July 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 July 31, 2011.*



American Express®

Travelers Cheques Available

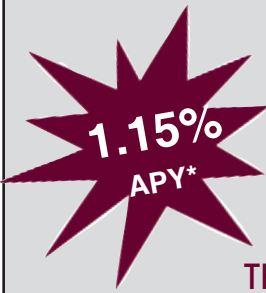
MACU members now have the added service of American Express Travelers Cheques! There are a variety of American Express products available:

- Travelers Cheques
- Cheques for Two
- Gift Cheques
- Gift Cards

Enjoy the added safety, security and convenience while traveling instead of carrying cash. You can use them worldwide anywhere American Express is accepted. There is no charge to members for Travelers Cheques and a minimal fee for other products.

Call or stop by the credit union for more information!

CD Promotion Extended!



Earn 1.14% APR* and 1.15% APY** on our 18-month Certificate of Deposit, as long as you deposit a minimum of \$1,000 of new money.

This offer ends July 31, 2011.

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

RATES

Effective June 16, 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.	3.75%
	15 yr.	3.99%
	30 yr.	4.70%

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.

Shared Branching

Credit unions nationwide are agreeing to allow members of other credit unions to use their locations to conduct business. So if you are vacationing in New Mexico or doing business in Montana, you can find a Shared Branching location and walk in to conduct a transaction just like you were in Massillon. Withdraw funds, make loan payments, cash checks, make deposits, and more. Visit www.creditunion.net for a directory. You will need your account number and a valid, government-issued photo ID.



Don't Forget...
Our Wales Square Branch in one word: CONVENIENT!

Whether you mean the actual location in the Wales Square Shopping Center, the drive-thru window, or the convenient hours, the first word that comes to mind when you think about our Wales Square Branch is **Convenient**. The Wales Square Branch is located at the Wales Square Shopping Center, 2056 Wales Road NE, Massillon, Ohio. Come see for yourself the next time that it is, well, **Convenient**.



Discount **CedarPoint** tickets available at the Credit Union.

Holiday Closings

Independence Day **Labor Day**
Monday, July 4th Monday, September 5

Columbus Day
Monday, October 10



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

www.massillonarecu.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.