



December 2009

MONEY Matters



**Just in the "Nick" of Time!
CAR LOAN RATES
as low as**

3.99% APR*

Now is the perfect time to purchase a new or used vehicle, add a second car or even buy a vehicle as a holiday gift. With fixed rates this low – you'll want to drive on down to either one of our convenient locations to sign on the dotted line. Whether you're shopping for a new car or refinancing your existing vehicle from another financial institution, qualified members can take advantage of this **3.99% APR***. Think of all the money you can save when you finance your vehicle at The Massillon Area Credit Union. Hurry – this offer won't last long!

*Annual Percentage Rate. All rates and promotions subject to change without notice. Sample monthly payment of \$12,000 loan for 72 months at 3.99% APR would be approximately \$187.69. 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 December 31, 2009.

Let Your Home Give You Some Cash!

Are you planning to remodel your home, go on a vacation or splurge this holiday season? Consider letting the equity in your home provide the funds. The Massillon Area Credit Union offers a Home Equity Line of Credit (HELOC) for qualified members. We have rates as low as **4.00% APR*** with no closing costs or appraisal fees. And for your convenience, we'll provide you with special checkbook, so accessing your line of credit is as easy as writing a check! Call and apply today!



*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.



Use the FREE MoneyPass® ATM Network

You work hard for your money and every dollar counts. Why use an ATM card that incurs costly surcharge fees when MACU is part of a no-surcharge MoneyPass ATM Network? Use your MACU ATM or Debit Card at 16,000 machines nationwide without costly surcharge fees. Locally, many Giant Eagle stores and U.S. Bank locations are part of the MoneyPass network. Visit us online at www.massillonareacu.org and click on the MoneyPass logo to find a complete listing by zip code of the MoneyPass ATM machines near you.



**We serve anyone who lives, works, worships or attends school in Stark County.
We are a full-service financial institution with competitive rates!
Keep us in mind for all of your borrowing and saving needs!**



Holiday Closings

Christmas Eve	December 24 (Close at 1:00)
Christmas Day	December 25, Friday
New Year's Eve	December 31 (Close at 1:00)
New Year's Day	January 1, Friday

RATES

Effective November 19, 2009
All rates subject to change
without notice.

TERM APR*
(Max Months) (As Low As)

FIRST MORTGAGES

First Mortgages (up to \$250,000)	10 yr.	4.50%
	15 yr.	4.75%
	30 yr.	5.25%

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	3.99%
Recreational Vehicles, Boats, ATVs	72	5.49%

USED VEHICLE LOANS

Cars, Trucks, Vans, Motorcycles	72	3.99%
Recreational Vehicles, Boats, ATVs	72	5.49%

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.



A MACU VISA is the Only Card You Need! Rates as Low as 7.99% APR*

This holiday season, leave the cash at home and carry your MACU VISA with fixed rates that are the same for purchases, cash advances and balance transfers. There are **NO** cash advance fees, **NO** balance transfer fees, and **NO** annual fees! We offer a MACU VISA Gold card with a fixed rate of 7.99% APR* as well as a VISA Classic card with a fixed rate of 12.99% APR*. When was the last time you saw credit card rates this low? We even offer a 25-day grace period giving you more time to pay off the balance and save. Shop online or use your MACU credit card at 8 MILLION locations worldwide. Stop in and apply today!

'Tis the Season for Skip-a-Pay

Looking for just a little extra cash this holiday season? Consider our Skip-a-Pay program. Qualified members received their offer in the mail in early November to skip either their November or December loan payment. If you received your letter and didn't use it for your November loan payment, there's still time to take advantage of this offer for December. Give yourself the gift of holiday cash and skip your loan payment for the month. Happy Holidays!



Help a Neighbor Keep Warm this Winter

Have you outgrown last year's winter coat? Consider donating your used outer wear to someone in need this holiday season. We have collection boxes at both locations to accept new and gently used coats (for adults as well as kids) **until December 12th**. Giving back will warm your heart. Thanks for your help!



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	10:00 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	10:00 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.