



July 2009

Home Equity Promotion

**Your Home is the Key to your Financial Future.
Let Us Help You Unlock Your Financial Opportunities!**

If you are watching your savings dwindle and need a financial cushion to help you pay the bills, complete a remodel project or pay for your child's education, why not let your home provide the answer. From now until August 31, we are offering our credit union members a Home Equity Line of Credit (HELOC) with rates as low as 4.00% APR*. You've worked hard for your home – why not let it help you out? We are even **waiving the closing costs and appraisal fees** so you get the most of your money available.



How does the HELOC work? Once approved, you'll receive a special checkbook that is connected to your HELOC account. You can use as much or as little as you need without having to reapply for credit each time! To access your account you'll just write a check! Call today for more information about how your home can help provide financial relief. But call soon - this offer ends August 31st.



**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% for a term of 120 months would be approximately \$200.00. Some restrictions may apply.*

Please note that The Massillon Area Credit Union has included its Privacy Policy with this June statement.

Auto Loan Promotion

The response has been overwhelming! MACU members need a way to reduce their monthly expenses

Payments as low as
\$194.68
per month!

and our auto loan promotional rates are just the ticket. We offer rates as low as **5.25% APR*** on loans up to 72 months, which means your monthly payment is lower and your available cash just increased. The MACU auto loan is available for new and used car/truck loans but it can

also be used to refinance your existing vehicle loan from another financial institution. Stop in today and take advantage of our great rates!

**Annual Percentage Rate. All rates and promotions subject to change without notice. Sample monthly payment of \$12,000 loan for 72 months at 5.25% APR would be approximately \$194.68. 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 may apply. Offer ends July 31, 2009.*



IMPORTANT NOTICE

In conjunction with our annual audit of the financial records of the Massillon Area Credit Union for the year ending June 30, 2009, members' accounts are being verified by the accounting firm of Smith, Barta and Company.

If any member fails to receive verification from Smith, Barta and Company (either through direct confirmation or a notice included with June month-end statements), please notify our auditors directly at:

Smith, Barta and Company
4650 Hills and Dales Road NW, Suite 300
Canton, Ohio 44708

Massillon's Phone System is New & Improved!

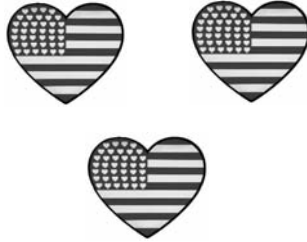
We've expanded our telephone system to serve you better. We've added incoming phone lines and voice-mail features that will allow you to reach a staff member even faster. So give us a call. Have a question about your account, the latest interest rates or signing up for one of our great promotional program? Call us today!



Holiday Closings

Labor Day
Monday, September 7

Columbus Day
Monday, October 12



The "No Nickel & Dime" Checking Account

Have you ever had a checking account with a "regular" bank? If so, you are familiar with the little costs that add up; those nickels and dimes for monthly fees, minimum balances, check writing costs and bill paying charges. You won't find that with a checking account at The Massillon Area Credit Union.



Our checking accounts are always FREE.
No minimum balance, no monthly fees, no hidden costs.

Our online services are also **FREE**. You can access your account, view your statements, pay bills and transfer funds **ALL FOR FREE!** Check out OBIE (Online Banking Is Easy) and start taking advantage of our online services. Don't have a checking account with us? Why not? Stop in today and open your checking account, and you can enjoy all of the online account management tools that we offer!

RATES

Effective June 18, 2009
All rates subject to change without notice.

	TERM (Max Months)	APR* (As Low As)
FIRST MORTGAGES		
First Mortgages (up to \$250,000)	10 yr.	5.00%
	15 yr.	5.25%
	30 yr.	5.75%

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	5.25%
Recreational Vehicles, Boats, ATVs	72	5.25%

USED VEHICLE LOANS		
Cars, Trucks, Vans, Motorcycles	72	5.25%
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 other rates and terms.

** Some restrictions may apply.

We offer discounted tickets to Cedar Point.
Stop in at the credit union and SAVE!



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.