

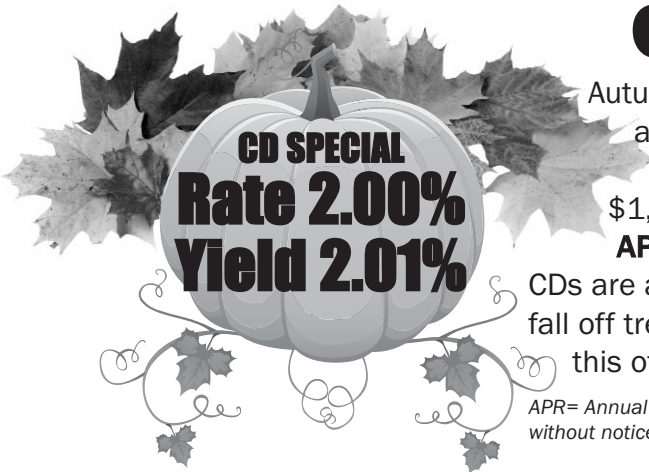


October 2009

OCTOBER CD SPECIAL

Autumn is here: leaves change, temperatures cool, and CD rates are climbing! MACU is offering a Certificate of Deposit special for October. Open a **9-month CD** with a minimum deposit of \$1,000 (new money only) and receive an **APR of 2.00% and an APY of 2.01%**! Call or stop by for more details on opening a CD. CDs are a great way to save money with absolutely no risk. But as leaves fall off trees, this CD special will fall off our calendar, so remember that this offer ends October 31.

APR= Annual Percentage Rate. APY = Annual Percentage Yield. All rates and promotions subject to change without notice. This offer ends October 31, 2009.



HOME EQUITY LINE OF CREDIT



Home is where the heart is, and our Home Equity Line of Credit will make you love your home even more. Current HELOC rates are **as low as 4.00% APR***! Borrow up to 80% of the value of your home with no closing costs and no appraisal fees. Use the money for home improvements, school tuition, bill consolidation or whatever other financial needs you may have. Call our Loan Department for more information or to apply for a HELOC!

*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.

Car Loan Rates as Low as 5.49% APR* Payments as Low as \$196.03

MACU is extending our Auto Loan promotion once again through October 31! Fasten in a **rate as low as 5.49% APR*** on loans **up to 72 months**. Watch your monthly payment lower as your cash flow increases. With that extra cash, pay off other bills faster or save it for holiday expenses. The Auto Loan covers new or used car and truck loans, or talk to us about refinancing an existing vehicle loan from another financial institution. We can save you money either way! You know where to go for the best Auto Loan in town. Stop by MACU or give us a call today.



*Annual Percentage Rate. All rates and promotions subject to change without notice. Sample monthly payment of \$12,000 loan for 72 months at 5.49% APR would be approximately \$196.03. 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 October 31, 2009.

♦ Holiday Closings ♦

- Columbus Day – October 12
- Veterans Day – November 11
- Thanksgiving Day – November 26
- Christmas Eve - December 24 (close at 1:00 pm)
- Christmas Day – December 25
- New Year's Eve - December 31 (close at 1:00 pm)
- New Year's Day – January 1



Shop with MACU VISA® This Holiday Season!



Our VISA Gold has a **fixed rate of 7.99% APR*** and our VISA Classic is **fixed at 12.99% APR***. The rate is the same for purchases, balance transfers and cash advance fees. So keep cash in your MACU accounts and pay off the VISA with it later. Relax with a 25-day grace period and no annual fee! And you can shop with the VISA online, too. Stop by for an application or visit us at www.massillonareacu.org.

New Debit Cards Issued

All members that currently have a debit card should have received a new debit card in the mail by September 25, 2009. If you have not activated your new debit card, please do so immediately. Your old debit card was deactivated on September 29, 2009. You were mailed information in September, but if you have any questions please call 330-832-1371 and select Option 4.

Coats for Christmas

Once again this year, we will be collecting new and gently used coats for kids and adults. From October 12th through December 12th, you can bring coats to either of our branch offices - downtown or Wales Road, and place them in the drop-off boxes. **Thank you!**



Christmas Club Accounts

Christmas Club Account funds will be transferred to your Share Account on Thursday, October 15th. Don't forget to start your 2010 Christmas Club with an opening deposit.



RATES

Effective September 17, 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.	4.75%
	15 yr.	4.99%
	30 yr.	5.50%

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	5.49%
Recreational Vehicles, Boats, ATVs	72	5.49%

USED VEHICLE LOANS		
Cars, Trucks, Vans, Motorcycles	72	5.49%
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.*

Unclaimed Funds

Did you know MACU is required by law to release funds from inactive accounts to the State of Ohio? According to state law, any account with five years of no activity is considered inactive and the funds are automatically turned over to the state. To avoid losing your money, keep your credit union account active; just one transaction per year will suffice. Call us if you have concerns or questions.



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.