



November 2009

MONEY Matters

Home Equity Line of Credit

Your home is one blessing you can be thankful for this month. If you're searching for ways to find extra cash without going broke or taking on a second job, use the equity in your home to borrow with a rate as low as **4.00% APR***. There are no closing costs or appraisal fees. With the extra cash, you can make home improvements, pay off higher-interest bills or make the holidays easier and definitely debt free. Call our Loan Department for more information on applying for a HELOC, or visit us online.



*Annual Percentage Rate. HELOC rates are variable and 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 about \$150.00. Some restrictions may apply.



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

MACU's Auto Loan promotion offers a fixed rate as low as **5.49% APR***

on loans up to 72 months. The Auto Loan can be used for a new or used vehicle, or refinancing your existing loan from another financial institution. Either way, you save cash for other bills, holidays or just building up your savings. Shift gears and drive over to MACU today, or give us a call to apply or refinance.

*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 November 30, 2009.



New
Surcharge-FREE
ATM Card Network!

Now you can use your MACU ATM or Debit Card at all MoneyPass® ATMs, and with **NO SURCHARGE!** MoneyPass® is a surcharge-free, national ATM card network with over 16,000 ATMs across the nation. Many of the ATMs are found locally at Giant Eagle Stores and U.S. Bank locations. For the nearest SURCHARGE-FREE ATM whether you are at home, work or traveling, visit our website at www.massillonarea.org and click the MoneyPass® logo. You will find a complete listing in whatever zip code you're searching. Joining the MoneyPass® network is one more way MACU is able to serve our members.



New Look for Bill Pay

Bill Pay has a new look! While our Bill Pay features the same functions as before and you can access your accounts online through O.B.I.E. (Online Banking is Easy), check out the new design on our website at www.massillonareacu.org to see how we've made improvements to help serve you faster and better than before.

Holiday Closings

Veteran's Day	November 11
Thanksgiving Day	November 26
Christmas Eve	December 24 (Close at 1:00pm)
Christmas Day	December 25
New Year's Eve	December 31 (Close at 1:00pm)
New Year's Day	January 1



For your convenience, we will be open regular business hours on the day after Thanksgiving, Friday, November 27th.

CD Special Extended Through November



This month's forecast: weather is cold, but MACU's Certificate of Deposit special is hot! Our CD offer was a hit in October, so we're extending it through November, too! Open a 9-month CD with a minimum deposit of \$1,000 (new money only) and receive an APR of 1.74% and an APY of 1.75%! CDs are a great way to save money with absolutely no risk! For more details on this offer

stop in or call the credit union at 330-832-1371. Don't let the offer blow past, though; it ends November 30.

APR= Annual Percentage Rate. APY = Annual Percentage Yield. All rates and promotions subject to change without notice. This offer ends November 30, 2009.

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 advances! This card has no annual fees, and you can shop online securely. Using your credit card in lieu of cash is a great convenience as well as time saver! Keep cash safe in your account and pay off the VISA with it later – a 25-day grace period helps! Apply today for this great offer!



Hooray for Skip-A-Pay!

Good will toward members: MACU once again has Skip-A-Pay this holiday season!

Look for offer details in the mail during the month of November. Qualified members can skip their November or December payments on certain loans.



RATES

Effective October 21, 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.	4.75%
	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.

Coats for Christmas

MACU is currently collecting new and gently used coats for kids and adults in need. Now through December 12th, you can bring coats to either of our offices – downtown or Wales Square Branch – and place them in the drop-off boxes. Thank you for your generosity and holiday spirit!



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.