



September 2009

## September CD Special Rate 2.00% Yield 2.01%

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%.

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

## Home Equity Line of Credit Rates as Low as 4.00%<sup>APR\*</sup>

Borrow up to 80% of the value of your home with **no closing costs** and **no appraisal fees**. Current HELOC rates are as low as **4.00% APR\***.

Call our Loan Department today for more information or to apply for your 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%!



MACU is extending our Auto Loan promotion through September 30! With rates as low as **5.49% APR\*** on loans up to 72 months, your monthly payment could be as low as **\$196.03 for a \$12,000 loan!** Save that cash for gas, bills – whatever you need. MACU's Auto Loan covers new or used car and truck loans, or you can refinance an existing vehicle loan from another financial institution. Get on the horn and call our loan department, or cruise over to the website for more details.

*\*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 September 30, 2009.*

### • • • New Debit Cards Issued • • •

**During September, all members who currently have a debit card will receive a new debit card in the mail. This new card can not be activated until after September 30, 2009.**

**Please follow the instructions enclosed with the card. If you don't receive your card by the end of the month, or if you have any questions, please call the credit union.**

# VISA Payment Reduced

Starting in August, Massillon Area Credit Union reduced its VISA credit card payments from 5% of the balance to 2 1/2%. We hope this is helping you through these rough financial waters. For instance, if you have a \$10,000 card balance, formerly you would have made a minimum payment of \$500. Now, your payment is cut in half at \$250. While you can always pay more than the minimum payment required, lessening the burden of payment by 50% frees up cash for your other necessities or bills.

## Wales Square Office is Here for You!

The Wales Square Branch is a full-service facility, complete with loan officers and staff members ready to assist you! Visit the office at Wales Square Shopping Center, 2056 Wales Road NE in Massillon. We have a drive-thru as well as Saturday hours from 9 a.m. – 12 p.m.

We're also here Monday through Friday to serve your financial needs. We know you lead busy lives with places to go and things to do, so we hope the Wales Square branch helps make life easier as you run your daily errands.



## RATES

Effective August 18, 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 other rates and terms. \*\* Some restrictions may apply.

## Holiday Closings

Labor Day, September 7

Columbus Day, October 12



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

[www.massillonareacu.org](http://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.