



August 2010

Important Change to your Debit Card



Beginning August 15, 2010, we will no longer pay your overdrafts for ATM and everyday debit card transactions unless you tell us you want overdraft protection for these transactions.

Today, Massillon Area Credit Union provides this convenient service to you as a courtesy. With some new Federal Reserve rules issued recently, we will not be able to provide this benefit to you **after August 15, 2010 unless you tell us you want to keep it.** Simply put, this service enables us to consider approval of your everyday debit card or ATM transactions in situations where you do not have enough money in your account. This saves you from the embarrassment of having your purchase declined. It is an important service on your account-especially in emergency situations. However, if you do not consent to overdraft protection coverage for your ATM/debit card before August 15, 2010, then your purchase or withdrawal request will be **DECLINED.**

Our overdraft protection service works like this:

1. **NO FEE** to have Overdraft Protection coverage on your account unless you use it.
2. **NO FEE** if you never use it.
3. Our overdraft program does not guarantee we will cover your overdrafts, but if we do, you will be charged our standard fee of \$25 for each overdraft. As long as you keep your account in good standing by continuing to make consistent deposits, bringing your account to a positive balance at least every 30 days, remaining current on loans, etc., then we may pay your overdraft item up to \$600.

Don't miss out on keeping this great benefit on your card. Currently we authorize and pay checks, automatic debits, electronic transfers, ATM withdrawals and debit card purchases. But, after August 15, 2010, we will no longer authorize and pay overdrafts for ATM withdrawals and everyday debit card purchases **unless you consent by either:**

- **Calling us at 330-832-1371 Option#4**
- **Visiting our website at www.massillonareacu.org and consent via email**
- **Completing an opt-in form with one of our representatives at one of our branches**
- **We have sent out a letter to all checking account holders with a form for your consent. Please send that back in to us in the mail and we will process the form.**

Remember-Immediate action on your part retains this valuable service to you. The choice is yours. You need to act **NOW** to make sure your coverage is not interrupted. Thanks for your cooperation.

CD Special!



1.49% APR*

1.50% APY**

**9-month term
\$1,000 Minimum**

*APR=Annual Percentage Rate. **APY=Annual Percentage Yield. All rates and promotions subject to change without notice. This offer ends August 31, 2010. New money only.



Reason to buy a new car #5:
a payment of less than \$200 per month*

Reasons to buy a new car: **One** – Safety. **Two** – You really, really want one. **Three** – You can get a great deal. **Four** – It would cost more to fix your vehicle than it's worth. **Five** - At MACU, you can get an auto loan with a **FIXED** interest rate as low as only **4.25% APR*** and take up to 72 months to pay. On a loan of \$12,000, that's less than \$200 per month!* And the best part: this offer is good on new vehicles, used vehicles, and even on existing vehicle loans from other financial institutions. Hurry, though, reason #5 ends August 31, 2010.

**Annual Percentage Rate. All rates and promotions subject to change without notice. A processing fee of \$150 will be assessed. Sample monthly payment of \$12,000 loan for 72 months at 4.25% APR would be approximately \$189.14. 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 August 31, 2010.*

There are:

greeting cards, business cards, index cards, and playing cards, even memory cards, card keys and houses of cards. **BUT...**

ONLY TWO CARDS give you really low **FIXED** interest rates, no fees, and a 25-day grace period to pay

1 - MACU VISA® Gold card – with an incredibly low rate of **7.99% APR***, and

2 - MACU VISA® Classic card – with an annual percentage rate of **12.99% APR***

Rates apply to all purchases, transferred balances, and cash advances. And there are no cash advance, balance transfer, or even annual fees.

Call today for details!

*Annual Percentage Rate.



Cedar Point Tickets Available

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

Holiday Closings

Labor Day • September 6
 Columbus Day • October 11

RATES

Effective July 21, 2010
 All rates subject to change without notice.

	TERM (Max Months)	APR* (As Low As)
FIRST MORTGAGES		
First Mortgages (up to \$250,000)	10 yr.	4.25%
	15 yr.	4.50%
	30 yr.	5.00%
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	4.25%
Recreational Vehicles, Boats, ATVs	72	5.49%
USED VEHICLE LOANS		
Cars, Trucks, Vans, Motorcycles	72	4.25%
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.*



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.