



April 2011

Home Equity, Sweet Home Equity

Win a trip for two with HELOC Promotion!

Need a break from everyday life? How about a trip to sunny Florida! Between now and April 30, 2011, if you take out one of MACU's Home Equity Lines of Credit, your name is automatically entered into a drawing for a chance to win a trip for two to the Don Caesar Resort in St. Pete!

First, turn the equity in your house into anything you need for as low as **4.00% APR*** with **no closing costs or appraisal fees!** We offer two types of HELOCs: the **Standard HELOC** and the **Interest-Only HELOC**. Use the funds in your HELOC for any expense you choose, from home repairs or college tuition, to unexpected expenses or paying off bills. To access the funds, simply write a check for the amount you need out of a special HELOC checkbook.

As for the trip, if you win you'll enjoy a 4-day, 3-night vacation at the resort, including airfare and rental car. No purchase is necessary. Trip must be completed before the end of 2011; call for more details or visit our website at www.massillonareacu.org.



Offer ends April 30th

*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 Home Equity Line of Credit loan of \$15,000 at 4.00% APR for a term of 120 months would be approximately \$150.00. Sample monthly payment for an Interest Only HELOC loan of \$15,000 at 4.00% APR for a term of the first 5 years would be approximately \$49.32.

Auto Loan Promo 3.15% APR!

The Massillon Area Credit Union has fixed rates as low as **3.15% APR*** on an Auto Loan up to 72 months! Our special Auto Loan can save you money if you finance a new or used vehicle with us, or refinance your existing loan from another financial institution. So giddy up and apply for our Auto Loan today, before the offer ends! Call, cruise in or surf the 'net at www.massillonareacu.org.



*Annual Percentage Rate. All rates and promotions subject to change without notice. Sample monthly payment of \$12,000 loan for 72 months at 3.15% APR would be approximately \$183.15. 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 April 30, 2011.

Shared Branching: CU Access for You Nationwide! Stop in and bank at any participating CU in the country

MACU members can now perform transactions at thousands of locations across the United States! Effective March 1, 2011, MACU joined Shared Branching! Shared branching means a credit union member of a participating credit union can take care of banking needs at any other participating credit union throughout the country. You can make deposits, withdrawals, loan payments, transfers between accounts, buy money orders, etc., just like you were at your home credit union. Just look for the Shared Branching swirl logo, provide the CU your home credit union (MACU) and your account number, and present a valid government-issued photo ID. To see a list of participating credit unions where you're headed on business or vacation, visit <http://creditunion.net/>.



Popular CD Special Extended Again!

**1.15%
APY***



The Massillon Area Credit Union is extending our offer of **1.14% APR* (1.15% APY**)** on our popular 18-month Certificate of Deposit special through the end of April! This CD offer is a safe way to earn money on your money! Put as little as **\$1,000 in new money** into our 18-month CD, and watch your money grow! Call or stop by and start saving with a MACU CD! It's sure to put some spring in your step.

*Annual Percentage Rate. **Annual Percentage Yield. All rates and promotions subject to change without notice. New money only. This offer ends April 30, 2011.

RATES

Effective March 17, 2011
All rates subject to change
without notice.

TERM
(Max Months) **APR***
(As Low As)

FIRST MORTGAGES

| | | |
|-----------------------------------|--------|-------|
| First Mortgages (up to \$250,000) | 10 yr. | 3.99% |
| | 15 yr. | 4.25% |
| | 30 yr. | 4.90% |

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 | 3.15% |
| Recreational Vehicles, Boats, ATVs | 72 | 5.25% |

USED VEHICLE LOANS

| | | |
|------------------------------------|----|-------|
| Cars, Trucks, Vans, Motorcycles | 72 | 3.15% |
| 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 a complete list of all of our savings and loan rates and terms. **Some restrictions may apply.

Transfer Balance to MACU VISA® and Save!

Unload the heavy burden of high interest credit card debt and transfer the balances to a MACU VISA® card. **There are no transfer fees, annual fees or cash advance fees!** If you transfer to a MACU VISA® Gold Card, you pay only **7.99% APR***, or if you transfer to a MACU VISA® Classic, you pay only **12.99% APR***. These same low rates apply to all purchases, balance transfers, and cash advances! For more information or to apply, give us a call at 330-832-1371, stop in, or print the application from www.massillonareacu.org and fax it to us at 330-832-7650.



*Annual Percentage Rate.

Annual Meeting Overview

Thank you to everyone who attended our Annual Meeting on March 13th. It was a great chance for members to see old friends and make new ones. Attendees enjoyed brunch as our accomplishments of 2010 were highlighted and plans for 2011 were shared. Below is a comparison of our credit union's growth from 2009 to 2010:

| | 2009 | 2010 |
|-------------------------|--------------|--------------|
| Total Number of Members | 6,061 | 6,681 |
| Total Assets | \$51,493,806 | \$54,873,238 |
| Total Deposits | \$47,049,855 | \$50,085,241 |
| Total Loans | \$26,305,047 | \$33,356,711 |

April 15 Deadline for IRA Tax Deduction!

You have until April 15, 2011, to make a contribution to your Individual Retirement Account (IRA) and still deduct that contribution amount from your 2010 federal income taxes. Contribute up to \$5,000 per year (or \$6,000 if you are over 50 years old) to redirect hundreds of dollars from taxes to the government into your retirement savings. No IRA? It's not too late to open one of three IRAs MACU offers: Traditional, Roth or Coverdell Educational IRA; see us or the website for more details on each. To apply, call us or come in and open an IRA today!



Holiday Closings

Memorial Day – Monday, May 30th
Independence Day – Monday, July 4th



This institution is not federally insured. Member accounts are not insured or guaranteed by any government or government-authorized 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 | 9:00 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 | 9:00 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. |