



MONEY Matters

MACU'S WIN-WIN HELOC

WIN – a 4-day beach resort vacation

WIN – with a rate as low as 4.00% APR*

Open a Home Equity Line of Credit (HELOC) by April 30, 2011, and you're automatically entered into a drawing for a 4-day/3-night vacation (including airfare and rental car) at the Don Caesar Beach Resort on St. Pete Beach, Florida. How's that for getting out of the house?

Qualified members can get a rate as low as 4.00% APR*, with no closing costs or appraisal fees! Fix up the house, pay tuition, buy a boat, or just have the funds available if needed. MACU has two HELOCs – Standard and an Interest Only. Either way, the money's there for you to write checks against it as needed.

Call today or go online to www.massillonareacu.org.

No purchase is necessary – trip must be completed before the end of 2011.



**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.*

Board Nominations

Our members are the true foundation of the credit union, and we thank you for your patronage and support. The credit union is a cooperative financial institution owned and managed by the people who use its services - you, our members. A volunteer board is one of the primary differences between a credit union and a bank. This year we have two seats up for election, nominated for a 3-year term are:

- Gary Lucas
- Melville "Bud" Maier

The election will not be conducted by ballot and there will be no nominations from the floor when there is at least one nominee for each position. The Massillon Area Credit Union provides for the acceptance of additional nominations from the membership. If you are interested in running for the board of directors, send a letter of interest with a statement of biographical data, qualifications, and willingness to serve the appropriate term. This letter must be received at the credit union no later than February 11, 2011.



Join Us at our Annual Meeting Brunch!

Yes, it is time to put The Massillon Area Credit Union Annual Meeting on your calendar. On Sunday, March 13, 2011 we will gather at 1pm for a Sunday afternoon brunch followed by our annual business meeting. We'll celebrate our 2010 successes, talk about the plans for the future and offer door prizes. Come join us at the Executive Events Center located at 5211 West Tuscarawas Street N.W. in Perry Township. The cost for the brunch is \$10 per member and \$20 per nonmember. To reserve your seat, simply complete the Annual Meeting Ticket Request below and return it to the credit union with payment by Friday, March 4, 2011.

Buffet Lunch at
1:00 p.m.

Annual Meeting Ticket Request

Business Meeting
at 2:00 p.m.

Member Name _____

Member Name _____

Number of Attendees _____

_____ Credit Union member(s) @ \$10 each \$ _____

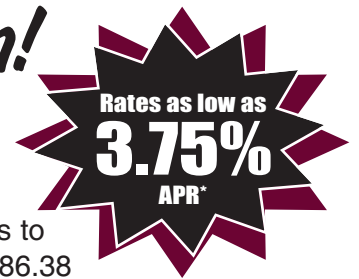
_____ Guest(s) @ \$20 each \$ _____

Reservations and checks must arrive at the credit union no later than March 4, 2011.

Wales Square Office

Visit the Wales Square Office at Wales Square Shopping Center, 2056 Wales Road NE in Massillon. Lobby hours are Monday through Friday from 9 a.m.-5 p.m., with our drive-up window hours extended to 6 p.m. on Friday only. Saturday hours are 9 a.m. -12 Noon. We hope the Wales Square branch helps make life easier. Stop in or come to our convenient drive-up window! The Massillon Area Credit Union is here to serve you, our members!

Car Promotion!



Our current rate on a new or used vehicle loan is as low as **3.75% APR*** for qualified members. With up to 72 months to pay it off, you pay as little as \$186.38 per month on a loan of \$12,000*. Already have an auto loan at a higher rate somewhere else? Then give yourself the gift of more money each month with a lower payment – refinance your existing vehicle loan from other financial institutions.

Hurry in, offer ends January 31, 2011.

*Annual Percentage Rate. All rates and promotions subject to change without notice. Sample monthly payment of \$12,000 loan for 72 months at 3.75% APR would be approximately \$186.38. 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 January 31, 2011.

RATES

Effective December 16, 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.	4.50%
	15 yr.	4.75%
	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	3.75%
Recreational Vehicles, Boats, ATVs	72	5.25%
USED VEHICLE LOANS		
Cars, Trucks, Vans, Motorcycles	72	3.75%
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.

Holiday Closings

Martin Luther King, Jr. Day – Monday, January 17th
President's Day – Monday, February 21st

Scholarships Available

The Stark County Chapter has two \$1,000 Scholarships available. You must be a credit union member pursuing higher education. Members can apply by stopping in at the credit union for an application. The application deadline is February 11, 2011.

The MACU VISA® Options

The Massillon Area Credit Union gives you two VISA® Credit Cards options! The MACU VISA® Gold Card has a FIXED rate of 7.99% APR*, while the MACU Classic VISA® has a FIXED rate of 12.99% APR* on purchases, balance transfers and cash advances, with no annual fees or fees for balance transfers and cash advances. Apply in person, or make it simpler for yourself – just print the VISA® application on the web site and fax it in (330-832-7650).



*Annual Percentage Rate.

The MACU CD Special

The Massillon Area Credit Union is offering a 18-month Certificate of Deposit at 1.14% APR* (1.15% APY**) Look around. That's a great rate for an 18 month CD. All you have to do is deposit \$1,000 of new money by January 31, 2011, then sit back and make money on your money.



*APR= Annual Percentage Rate. **APY = Annual Percentage Yield. All rates and promotions subject to change without notice. New money only. This offer ends January 31, 2011.



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 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.