



June 2010

Member Information Center

Automated Phone System

Our automated phone system helps you get to the department you need as soon as possible. You don't have to listen to all of the options before entering the extension you want. If you know what extension you would like to go to, just input that extension number and you will be connected to that department or individual you are trying to reach.

- Want to reach the teller line, just push the number 4 as soon as you hear the auto attendant answer the phone.
- The loan department, press the number 5.
- For ART – our Audio Response Teller – press the number 3.



URGENT!!! Please read.

Federal regulation prohibits automatic withdrawals from NOW and Christmas Club accounts.

Because the Federal Reserve classifies our NOW and Christmas Club accounts as “savings” accounts and not as “transaction accounts”, The Massillon Area Credit Union will no longer be able to allow automatic withdrawals in order to cover checks you have written or any debit transactions that affect your checking account. If you have any questions, please call the credit union.

Does your car qualify for historical plates?

Then it's time for a new car.



Or at least a car newer than the one you own. Right now you can get a **FIXED** rate as low as **4.25% APR*** for up to **72 months** on a new or used car loan or

even refinancing an existing vehicle loan from another financial institution. Save money when you finance your vehicle at The Massillon Area Credit Union! Call today.

*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 June 30, 2010.

Let the Equity in Your Home Work For You!

Hey, you go to work, so why shouldn't your house?

With a Home Equity Line of Credit (HELOC), you free up equity you've built in your house to do the things you've always wanted - take a vacation, buy a boat, send a child to college, or even take some college classes yourself. Here's how it works. You get an approved credit limit, then you write special checks against that limit. It's easy, it's flexible, it saves money. We also offer Interest Only HELOCs, so with both products, you borrow what you need and you pay for what you spend. Available at rates as low as **4.00% APR*** with **no closing costs or appraisal fees.**



*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. Some restrictions may apply.

The MACU Secret Weapon VISA®

Paying cash is a good practice, but it's not always practical. That's when you need a secret weapon in you wallet – one that will get you out of a pinch or get you that item that's only on sale until the end of the day. You need the MACU VISA® Gold card with an incredibly low rate of only **7.99% APR*** or the MACU VISA® Classic with **12.99% APR***. Both are **FIXED** rates and have **no annual fees, no cash advance fees and no balance transfer fees**. The same low rate applies to all purchases, transferred balances and cash advances, too. There's even a 25-day grace period to allow more time to pay off the balance. Hurry - apply today.



*Annual Percentage Rate

MoneyPass®: A Surcharge-Free ATM Network is now also available at most Walmart & Sam's Club locations



Remember, aside from our ATM, MACU members can use your Massillon Area CU ATM or Debit Cards at all MoneyPass® ATMs with **NO SURCHARGE FEE!** In our

local area, many Giant Eagle stores and U.S. Bank locations are part of the MoneyPass® network. Now most Walmart & Sam's Club stores are part of the MoneyPass® network, too. Save time and money by using the **SURCHARGE FREE** MoneyPass® ATM Network. For a directory of national MoneyPass ATMs, visit our website at www.massillonareacu.org, and click on the MoneyPass® logo.

HOLIDAY CLOSING
Independence Day, July 5th

Don't Forget!

Visit Our Wales Square Branch for All of Your Financial Needs!

The Massillon Area Credit Union has a convenient branch office with a drive-thru and an ATM located at:

Wales Square Shopping Center
2056 Wales Rd NE in Massillon

Convenient Saturday hours from 9:00 am to 12:00 pm.

RATES

Effective May 20, 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.