



MONEY Matters

Unlock Your Dreams with a HELOC from MACU



The Massillon Area Credit Union makes dreams a reality with a HELOC! Where do you turn when an unexpected expense arises? Need to move on a home improvement project? Or just need bill consolidation? Borrow against the equity in your home with a Home Equity Line of Credit from MACU, an ideal option for your financing needs. We offer two types of HELOCs: **Standard** and **Interest-Only**, with interest rates as low as **4.00% APR*** Better yet: **NO closing costs and NO appraisal fees for qualified members.** You decide which option is best for you! Call us today with questions, or visit our website for more details at www.massillonareacu.org!

rates as low as
4.00% APR*

*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 \$225.00. 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.

MACU Makes Auto Loans Affordable

Rates as low as **2.99% APR***

Need a new car? With MACU's Auto Loan, car payments can be under \$200 a month. That's right: At rates as low as **2.99% APR*** for up to 72 months, you pay only \$182.28 (approximate) per month on a loan of \$12,000. Have a higher interest, higher monthly payment loan with another financial institution? Refinance with us at the same low rate to save money! Stop by and see us today or apply online at www.massillonareacu.org.

Hurry! Offer ends Sept. 30, 2011.

*Annual Percentage Rate. All rates and promotions subject to change without notice. Sample monthly payment of \$12,000 loan for 72 months at 2.99% APR would be approximately \$182.28. 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, 2011.



Three cheers for MACU VISA®!

Give me an "M-A-C-U-V-I-S-A"! What does it spell? Credit card victory! MACU and VISA® are a great team when it comes to credit card benefits. Our **VISA® Gold** carries a **FIXED** rate of only **7.99% APR*** while our **Classic VISA®** has a **FIXED** rate of **12.99% APR***, and both rates are good on all purchases, transferred balances, and cash advances. **You pay no annual fees, cash advance fees or balance transfer fees!** Use either card at more than 8 million locations worldwide. You can even manage your account online for free at www.ezcardinfo.com. Stand up and cheer – your credit card answer is here! Apply today or call for details.

*Annual Percentage Rate.



You'll Score with Huge Savings with an 18-month CD at MACU!

1.25% APY* one of best rates around!

It's time for football and to score huge savings with MACU's 18-month Certificate of Deposit at 1.24% APR* (1.25% APY*). This CD has one of the best interest rates around right now. Just deposit a minimum of **\$1,000 of new money** and watch how it pays you back. Offer ends September 30th.



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

Visit Our Wales Square Branch!



As your financial institution of choice, MACU is glad to offer you a choice of locations for your banking needs. Visit our Wales Square Branch in the Wales Square Shopping Center (2056 Wales Road N.E., Massillon) as

an alternative to our downtown office. Wales Square also has a drive-thru and drive-up ATM for added convenience on those days when you're really in a hurry. Take a test run over to the Wales Square Branch and see how it can accommodate your busy schedule. See you there!

RATES

Effective August 18, 2011
All rates subject to change without notice.

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

FIRST MORTGAGES

First Mortgages (up to \$250,000)	10 yr.	3.75%
	15 yr.	3.75%
	30 yr.	4.50%

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	2.99%
Recreational Vehicles, Boats, ATVs	72	5.25%

USED VEHICLE LOANS

Cars, Trucks, Vans, Motorcycles	72	2.99%
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.

It's a Small World with Shared Branching



MACU just opened thousands of new locations nationwide through Shared Branching! We've joined other credit unions across the U.S. to offer you the ability to transact your financial business just like you would here in Massillon. Make payments, deposits, withdrawals, check

balances and more! More than 4,300 branches are participating in Shared Branching – just look for the swirl logo! You can also search online for locations at www.creditunion.net. Just be sure to take your account number; a valid, government-issued photo ID; and mention MACU as your hometown CU whenever you visit a participating branch. Don't keep this great news to yourself – share it with other CU members. Shared Branching: one more way MACU makes life easier for you.

American Express® Travelers Cheques are Safe, Secure

You know the expression, "Better safe than sorry." When you travel, don't take the risk of traveling with just cash in case it's lost or stolen. MACU now offers members a safe, secure alternative and at no charge through American Express® Travelers Cheques. Use these cheques worldwide wherever American Express is accepted. Plus, for a small fee you can also obtain Gift Cheques, Cheques for Two, and Gift Cards from MACU.



Visit us or call for more information. **Travelers Cheques: Don't leave home without them!**

Holiday Closings

Labor Day
Monday, September 5

Columbus Day
Monday, October 10



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

www.massillonarecu.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.