



February 2010

## Car Loan Rates as low as **4.49% APR\***

Massillon Area Credit Union's Auto Loan promotion offers a fixed rate as low as 4.49%



APR\* on loans up to 72 months. The Auto Loan can be used on a new or used vehicle, or refinancing your existing loan from another

financial institution. Save money when you finance your vehicle at The Massillon Area Credit Union! Give us a call to apply or refinance! Offer ends February 28, 2010.

*\*Annual Percentage Rate. All rates and promotions subject to change without notice. Sample monthly payment of \$12,000 loan for 72 months at 4.49% APR would be approximately \$190.44. 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. This car loan offer ends February 28, 2010.*

## We Will Close for Our Computer Conversion

To better serve our members, we are upgrading our computer system in March.

On Friday, February 26th we will be open our regular business hours.

Due to our computer system conversion, we will be closed on Saturday, February 27th thru Monday, March 1, 2010.

On Tuesday, March 2, 2010 we will reopen to the membership at our regular business time at 9am.

## Don't Forget - Our Annual Meeting is March 14th



Join us on Sunday, March 14, 2010 at 1:00 P.M. for the Massillon Area Credit Union Annual Meeting. There will be a buffet lunch, followed by our annual business meeting. Come join us at Executive Events Center, 5211 West Tuscarawas Street N.W., in Perry Township. The cost for the brunch is \$10 per member and \$20 per non-member. To reserve your seat, simply complete the Annual Meeting Ticket Request below and return it to the credit union with payment by Friday, March 5, 2010.

## Annual Meeting Ticket Request

Buffet Lunch at  
1:00 p.m.

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 5, 2010.



## IRA - Deadline is April 15, 2010

It's never too early or too late to open an Individual Retirement Account, or IRA. An IRA helps you save for the future and the earlier you do so, the more your money grows. But whether you're young or old, you need to have some sort of retirement plan. With an IRA, you are allowed to put aside a maximum of \$5,000, or \$6,000 if you are age 50 or older. And any funds you contribute to a new or existing account before April 15, 2010 are eligible for deduction from your 2009 tax returns. Massillon Area Credit Union makes IRAs easy, with a variety of options: Traditional, Roth or Educational IRA. Open one now and contribute regularly to invest in your future. Call us today for more information or visit us online at [www.massillonareacu.org](http://www.massillonareacu.org).

## HOLIDAY CLOSINGS

Presidents Day -Monday, February 15th

### RATES

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

	TERM (Max Months)	APR* (As Low As)
<b>FIRST MORTGAGES</b>		
First Mortgages (up to \$250,000)	10 yr.	4.50%
	15 yr.	4.75%
	30 yr.	5.25%
<b>HOME LOANS</b>		
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%
<b>NEW VEHICLE LOANS</b>		
Cars, Trucks, Vans, Motorcycles	72	4.49%
Recreational Vehicles, Boats, ATVs	72	5.49%
<b>USED VEHICLE LOANS</b>		
Cars, Trucks, Vans, Motorcycles	72	4.49%
Recreational Vehicles, Boats, ATVs	72	5.49%
<b>VISA® CREDIT CARDS</b>		
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.

## MACU VISA® Offers a Great Deal..... Rates as Low as 7.99% APR\*



People are always looking for ways to make their money stretch and save as much as possible. A MACU VISA® is a great way to better your finances. We have **FIXED** rates that are the **SAME** for balance transfers, purchases, and cash advances. Plus, a MACU VISA carries **NO cash advance fees, NO balance transfer fees, and NO annual fees!** Our MACU VISA Gold card has a fixed rate of **7.99% APR\*** while our VISA Classic card has a fixed rate of **12.99% APR\***. We even offer a 25-day grace period, giving you more time to pay off the balance and save. Shop online or use your MACU VISA at 8 million locations worldwide. Stop in the credit union or visit [www.massillonareacu.org](http://www.massillonareacu.org) to apply.

## MoneyPass®: A Surcharge-Free ATM Network

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. Nationwide, the network consists of 16,000 ATM machines! Save time and money by using the **SURCHARGE FREE** MoneyPass® ATM Network. Visit us at [www.massillonareacu.org](http://www.massillonareacu.org), click on the MoneyPass® logo, and find a complete listing by zip code of a MoneyPass ATM machine near you.



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

[www.massillonareacu.org](http://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.