



March 2010



MACU Computer Conversion

Dear Members,

I want to thank all of our members for your patience during our recent computer conversion. We've updated our computer system here at MACU and therefore a lot of changes have occurred. For instance, we've made many upgrades and improvements on security features. Our Home Banking and Bill Pay have a new look and are easier to navigate, while our Audio Response Teller (ART) is revised with more features and functions. This computer conversion was put in place to meet our members' financial needs. If you have any questions on any of these changes, please contact the credit union.

Sincerely,

Nick Langenfeld

CEO

HOME EQUITY LINE OF CREDIT



Home is where the heart is, and our Home Equity Line of Credit will make you love your home even more. Current HELOC rates are **as low as 4.00% APR***! There are no closing costs or appraisal fees. Use the money for home improvements, school tuition, bill consolidation or whatever other financial needs you may have. Call our Loan Department for more information on applying for a HELOC, or visit us online!

*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 loan of \$15,000 at 4.00% APR for a term of 120 months would be approximately \$150.00. Some restrictions may apply.

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. No matter what your age, 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 Coverdell Education Savings Account (Education 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.

Car Loan Special

Shopping around for a low car loan rate? Look to your Massillon Area Credit Union for rates as low as **4.49% APR***. We offer a **FIXED** rate on loans up to 72 months which can be used on a new or used vehicle. Or, refinance your existing auto loan from another financial institution. Either way, you can save money. Make MACU your one-stop shop for financing. Hurry! Call us today! Offer ends March 31, 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. Offer ends March 31, 2010.



MACU VISA a Mona Lisa?!

What the Mona Lisa is to art, the MACU VISA® is to credit cards: it's practically invaluable! 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***.

Those rates are the **SAME** for balance transfers, purchases, and cash advances! Plus, our VISAs carry **NO cash advance fees, NO balance transfers fees, and NO annual fees!** We even offer a 25-day grace period to allow more time to pay off the balance. Use your MACU VISA at 8 million locations worldwide or shop online.

To apply, stop in the credit union or visit www.massillonareacu.org. Like the Mona Lisa, you'll be smiling, too, with a MACU VISA in your hands!

*Annual Percentage Rate

Don't forget our Annual Meeting on Sunday, March 14th! Visit our website for more details.

RATES

Effective February 18, 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.	5.25%
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	4.49%
Recreational Vehicles, Boats, ATVs	72	5.49%
USED VEHICLE LOANS		
Cars, Trucks, Vans, Motorcycles	72	4.49%
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.