



## Board Nominations

The world-wide credit union philosophy is “not for profit, not for charity, but for service.” A volunteer board is one of the primary differences between a credit union and a for-profit financial institution like a bank. This year, the Massillon Area Credit Union board has three seats up for election and each seat is for a three year term.

Nominated for two of the three seats are:

- James Triner
- Bill Hamit



There is one board seat open that has not received any nominations. The election will not be conducted by ballot and there will be no nominations from the floor at the Annual Meeting. 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 Friday, February 12, 2010.

## HELOC Borrow Cash From Your Own Home!

Start off 2010 with a new plan, with a Home Equity Line of Credit (HELOC) for qualified members from The Massillon Area Credit Union. A Home Equity Line of Credit is always a great option for your financing needs.

Use your HELOC as a way to pay for a new house project, go on vacation, or pay for an unexpected expense? Our rates are as low as **4.00% APR\* with no closing costs or appraisal fees.** Plus, we'll provide you with a special checkbook, so accessing your line of credit is convenient and as simple as writing a check! Call us today or visit the website for more details.



\*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.

## Join Us at Our Annual Meeting Brunch!

Mark your calendars now for the Massillon Area Credit Union Annual Meeting, Sunday, March 14, 2010, at 1 p.m., Executive Events Center, 5211 West Tuscarawas Street N.W., in Perry Township. We'll gather for a Sunday afternoon brunch followed by our annual business meeting. Join us in celebrating our 2009 successes, talk about the plans for the future, and have a chance to win door prizes. 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 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 Offers Twice the Savings!

Whether you are getting ready to retire or just starting out in your career, now is a great time to open or contribute to an IRA. You are allowed to put aside a maximum of \$5,000 (\$6,000 if you are age 50 or older!). Any funds you contribute to a new or existing account before April 15 are eligible for deduction from your 2009 tax returns – that's twice the savings benefit! Massillon Area Credit Union offers members a choice of Traditional, Roth or Educational IRAs. We make IRA's easy! Starting planning your future today! Call us today for more information or visit [www.massillonareacu.org](http://www.massillonareacu.org).

## 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!

\*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 January 31, 2010.

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



It is time to transfer your holiday purchases from those high interest rate credit cards to your Massillon Area Credit Union VISA! 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 transfers 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.

### RATES

Effective December 17, 2009  
All rates subject to change without notice.

#### SAVINGS RATES

SHARE SAVINGS ACCOUNTS	RATE	APY*
Regular & Club Shares (\$100 and over)	0.25%	0.25%
Money Market NOW Account (\$10,000-\$24,999)	1.00%	1.00%
Money Market NOW Account (\$25,000-\$49,999)	1.10%	1.10%
Money Market NOW Account (\$50,000+)	1.25%	1.25%

#### SHARE CERTIFICATES & IRA CERTIFICATES

	Rate	APY*
6 month	1.06%	1.06%
12 month	1.16%	1.16%
18 month	1.21%	1.21%
24 month	1.64%	1.65%
36 month	1.90%	1.91%
48 month	2.01%	2.02%
60 month	2.62%	2.65%

\*Annual Percentage Yield. All rates subject to change without notice. Share Certificates have an early withdrawal penalty. Some restrictions may apply. Visit us online for all savings and loan rates.

**1098s and 1099s will be mailed to you by the end of January.**



## Use the Surcharge FREE ATM Card Network

You can now use your Massillon Area ATM or Debit Card at all MoneyPass® ATM's with **NO SURCHARGE FEE!** Use your MACU ATM or Debit Card at 16,000 machines NATIONWIDE. Locally, many Giant Eagle stores and U.S. Bank locations are part of the MoneyPass 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. Save time and money by using the **SURCHARGE FREE MoneyPass® ATM Network!**

### Holiday Closings

Martin Luther King Jr. Day.....January 18th  
President's Day.....February 15th



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](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.