



May 2010

Car Loan Rates
as low as
4.25% APR*



Massillon Area Credit Union's Auto Loan promotion offers a fixed rate as low as **4.25% APR*** on loans up to 72 months. The Auto Loan can be used on a new or used vehicle loan, or refinancing your existing loan from another financial institution. Save money when you finance your vehicle at The Massillon Area Credit Union! Call us to apply or refinance.

Hurry! This offer ends May 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 4.25% 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 May 31, 2010.

MACU VISA® and Mona Lisa?!

Mona Lisa must be one smart lady to remain so popular for 600 years. That's why she would take advantage of the extremely low **FIXED** rate on the MACU VISA® Gold card, only **7.99% APR***. Or she might take advantage of the **12.99% APR* FIXED** rate on Massillon Area Credit Union's Classic VISA®. Either way, she would be smiling at the fact that there are **no annual fees** and **no additional fees to transfer balances or secure cash advances**, and there is a 25-day grace period to allow more time to pay off the balance. Plus... those rates apply to transferred balances and cash advance balances as well. No wonder she's so happy. Stop in for details or visit www.massillonareacu.org.

*Annual Percentage Rate



MACU - Making Miracles Happen

Each year, credit unions throughout Ohio attempt to raise money for the Children's Miracle Network and Ohio's Children Hospitals through the Ohio Credit Union League's Marching Miles campaign. This year the 4th Annual Marching for Miles march was from Columbus to Cincinnati March 28-April 15, 2010.

Credit Union members were **"Making a Difference, One Mile at a Time!"** Massillon Area Credit Union worked together with members to raise money. A wristband for donations of \$1.00 or more were available for members.



A very special thank you to all who offered time, money, and support for this very worthy cause.



Real Time ATM

Massillon Area Credit Union is constantly trying to improve our products and services for our members! Our new Real Time ATM allows members immediate access to deposited funds, postings of transactions and balance updates at the ATM. There are no more delays!

Do You Need a Bucket of Cash?



Too many expenses... too little resources... every month is a marathon... and then the roof starts leaking. You could use a bucket of cash and that's where a **HELOC** comes in. A HELOC is a Home Equity Line of Credit, and it works like this: You get an approved credit limit, and then you basically write checks against that limit as needed. Great for big and little emergencies, or for an occasional treat like a weekend getaway. Massillon Area Credit Union is offering members HELOC rates **as low as 4.00% APR***, with no closing costs or appraisal fees. But the best news is that it doesn't have to be just house-related purchases. Use the money for college tuition, bill consolidation, vacation, or whatever you want.

Don't wait, call today!

*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.

Identity Theft – It's Scary. And it's happening in Stark County.

It doesn't just happen out there somewhere. Stark County residents have been scammed. It is very easy to be tricked into giving out information. Someone calls or emails you, telling you there is something wrong with one of your accounts and asking for information to verify everything is okay. **NEVER** give your personal information out to someone who calls or to an email. **ALWAYS** go to a credible source to get the number of the institution the person says he or she is from. If you receive a communication from anyone saying that they are with the Massillon Area Credit Union asking for this information, **DO NOT GIVE IT TO THEM.** Instead, please call the credit union at 330-832-1371 or 330-830-3312.



RATES

Effective April 22, 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	4.25%
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.

Holiday Closings

Memorial Day, May 31st

Independence Day, July 5th



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.