



3550 E. 93rd Street
Cleveland, Ohio 44105
216-271-7111

Hours

Mon., Tues. & Thurs.
9:30am - 2:30pm
Friday
9:30am - 6:00pm
Saturday
9:30 - 12:30pm
*Wednesday
By appointment only*

BOARD OF DIRECTORS

Tyrone McGuinea,
Chairman

LaRese Purnell,
1st Vice Chair

Lawrence Mays,
2nd Vice Chair

Cynthia Sullivan,
Secretary

Alicia Graves

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Veronica McGhee

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Dorothy Rimmer

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Money Matters

"Serving the county but focused on you"

Since 1952

www.FAITHCU.com



Loan Specials

Birthday Loan Special – During the month of your birthday in 2018, any member with an account open at least 1 year and in good standing may borrow \$500, fees may apply.

Auto Loans – NO application fees for New cars 2016 or newer

Visa Cards – NO application fee. Rates as low as **9.99%**.

Home Equity Loans – Now available

Score Starter and Builder

Part of our mission is ensuring your financial stability. No credit at all or need a fresh start...build your financial future with FCUCU.

Apply today online at www.FAITHCU.com. Or stop by and see us! Remember have "Faith" in your finances.



Call for Nominees and Volunteers



If you are interested in serving on the Board of Directors of your credit union, or volunteering for a committee, we need you! Please complete and submit a Volunteer Information Form and let us know your area of interest and your skills and abilities.

Pick up a form in the office or go online to www.faithcu.com. Any member desiring to become a candidate for election to the Board of Directors must submit the Volunteer Information form, completed in its entirety, by December 1, 2017. Drop your form in the office, addressed to the Nominating Committee, or submit by email to faithcreditunion@yahoo.com.

Remember this is your credit union and we believe in "people helping people"

Car Loans: Credit Unions vs. Banks

Need a car but can't pay cash? You have three choices:

- Borrow from the dealer or manufacturer's financing company
- Borrow from a bank
- Borrow from a credit union

Each method has advantages and disadvantages—

but if you can qualify, the way to go is usually with a credit union.

Interest rates are still near historic lows. If you are going to borrow money for a car, there has never been a better time!



*****NOTE DIVIDENDS ON THIS MONTH'S STATEMENTS*****



Phone: 216-271-7111

Fax: 216-271-7488

www.faithcu.com

24-Hour Account Access
1-855-845-4042

Report lost or stolen cards

Visa: 844-398-4332

ATM/Debit: 800-472-3272

CU-Money: 877-850-9650

FAITH SERVICES

Checking Accounts

Savings Accounts

Certificates of Deposits

Business Accounts

Financial Counseling

Home Banking

Mortgage Loans

CLOSED HOLIDAYS

Monday, October 9th
Columbus Day

Saturday, November 11th
Veterans Day

Thursday, November 23rd
Thanksgiving Day

Monday, December 25th
Christmas Day

Monday, January 1st
New Years Day



Need Some Holiday Dough?

Believe it or not, it's that time of year again – time to start thinking about your holiday shopping list (and how to afford what's on it). Time to take that list, check it twice, and set up a budget that agrees with what you wish to spend. The thought of expenses – holiday feasts, decorations, travel, gifts, and postage – may have you wishing for a little extra dough.

Everyone deserves to enjoy the holiday season without worrying about how to pay for it. With a low-interest holiday loan from **Faith Community United CU**, you can pay cash and avoid being easily lured into overspending by using your credit cards. With department store credit cards charging as much as 22% interest, you'll save money, too. You'll know exactly how much your payment will be each month and keep from escalating your debt by only paying the minimum balance due on your credit card.

Don't let your holiday expenses take a bite out of your budget. Keep your holidays jolly and let us help you with some holiday dough -- that is what we are here for!

WHEN DID YOU LAST REVIEW YOUR BENEFICIARIES?

You should routinely check and update your **Faith Community United CU** beneficiaries. Your beneficiary is who you designate to receive your resources after you pass away and it is important to ensure your payable-on-death and individual retirement account (IRA) information are correct.



Life changes can affect who you want to benefit from your accounts. If you have had a change in marital status, such as marriage or divorce, had a child or experienced the loss of an immediate family member, it is important to review and update your beneficiaries.

Payable-on-death designees have rights to funds after all account owners and joint owners have died. For IRAs, both primary and contingent beneficiaries may be added with corresponding percentages.

For help with beneficiary designations or if you have questions, please call 216.271.7111 ext. 121 or stop by.

New Info Line Number

For 24 hour account information dial our new info line at **1-855-845-4042**. Enter your account number, PIN and follow the prompts. It is secure and features more information and options.