



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

Deborah Hayden

Veronica McGhee

Everette Mitchell Jr.

Dorothy Rimmer



Money Matters

“Serving the county but focused on you”

Since 1952

www.FAITHCU.com



Calling All Members

The FCUCU 66th Annual Shareholders' Business Meeting will be held
Saturday, February 3, 2018, from 1 – 3 p.m.

Murtis Taylor Human Services System, 13422 Kinsman Road.

The Board of Directors, President and CEO Jacqueline Moore, and the management team will provide shareholders with a 2017 business report and financial review.

We will also preview the Credit Union's plans for 2018.

Join us as we celebrate FCUCU's continued success.



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. There is no application fee, direct deposit of loan payments is required. Happy birthday!

Apply today online at www.FaithCU.com, or stop by and apply in person at Faith Community United Credit Union, 3550 E. 93rd Street. Remember to have “Faith” in your finances.

Election of Board Members

The Annual Meeting is also the time for the election of directors. The credit union's board is comprised of nine (9) directors, who are required to be credit union members. They voluntarily serve three-year terms of office. Annually, three (3) seats are open for election. The Board of Directors is charged with the fiduciary oversight of the credit union and takes its responsibility very seriously.

The Nominating Committee, appointed by the Board in accordance with the FCUCU Code of Regulations, is entrusted with evaluating and recommending members to serve on the Board of Directors. James Poole, past Board member, currently chairs this committee.

The 2018 election ballot has a slate of three (3) candidates for re-election to the Board. The candidates are **Veronica L. McGhee**, **Everett R. Mitchell Jr.** and **Cynthia Sullivan**. Members can vote for the entire slate of three, or select the candidate(s) of your choice.

Please vote, sign and return the enclosed ballot to: Faith Community United Credit Union, 3550 E. 93rd Street, Cleveland, Ohio 44105. Members can also deposit ballots in the drop box located inside FCUCU's lobby.

Ballots must be postmarked or placed in the drop box by Wednesday, January 31st.

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

FAITH COMMUNITY UNITED



FCU Financial

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, January 1st
New Years Day

Monday, January 15th
Martin Luther King Jr. Day

Monday, February 19th
President's Day

Friday, March 30th
Good Friday
Closing at 2:30 p.m.

OPEN WEDNESDAY'S
BY APPOINTMENT ONLY



Did the Holidays Leave You Seeing RED?



If the holidays made you see a not-so-pleasant shade of red, maybe it is time for you to devise a recovery plan to get back in the green.

Whatever the reason, whether it be a high interest rate credit card, a higher rate loan at another financial institution or a killer rate you're dealing with from a finance company, there's a good chance Faith Community United Credit Union can help.

Simply show us the loans or bills you have outstanding. Depending on the remaining balance and term, with your good credit and our low rates, there is an excellent chance we can save you money.

Stay out of the red with affordable and easy to manage automatic payments at the credit union.

Simply call 216.271.7111 option 115 to see what we have to offer! We are here to help you!

FINANCIAL RESOLUTIONS FOR THE NEW YEAR

If you took a poll of everyone's New Year resolutions, chances are you would hear the same things repeated almost constantly:

- "I really want to lose weight."
- "This year, I'm going to get out of debt and stay out of debt."
- "We're going to start saving more."
- "I'd like to pay off the mortgage."
- "I'm going to get serious about investing."



So many of our resolutions are financial but, like all resolutions, the financial ones last a month or two at most, and then are forgotten about until the following January. However, when your goal is small and measurable, you will be looking at success before you know it. Here are several small, realistic resolutions to consider.

Save 1% of your income. Saving 10% may be difficult, but if you are saving nothing at all, 1% is a realistic improvement. Make it automatic so it comes right off your paycheck and deposits into your savings or money market account at the credit union.

- **Make payments on time.** By paying on time you can avoid late fees and negative postings to your credit report.
- **Send all your spare change to the credit card companies** at the end of the month, in addition to your regular payments.
- Buy a notebook and **start keeping records** of all your spending. Just knowing that you will have to account for every penny will force you to think before spending on something you might be able to do without. Experts say we spend 20% more than we think we do. This is a good start to figuring out where the leaks are.
- Start using a computer program such as Microsoft Money to **track your finances.** Though it may take a bit of time to learn, you will find yourself better off for it.

Are these earth-shattering ideas? No. That is what makes them realistic. Because they are so small and so specific, you will find them different from most resolutions: you will actually stick to them for a full 12 months.

Just do not overwhelm yourself by trying to take on more than one or two. You can always come back and pick something else for next year.



Data Security

Keep a close watch on your credit report and sign up for credit reporting protection.

Credit Karma is a free service that sends alerts for any new activity happening with your personal information (ex: new credit card or loan application). Visit www.creditkarma.com to signup and begin monitoring your credit activity.

Info Line Number

For 24 hour account information dial our 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.