



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

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Money Matters

"Serving the county but focused on you"

Since 1952

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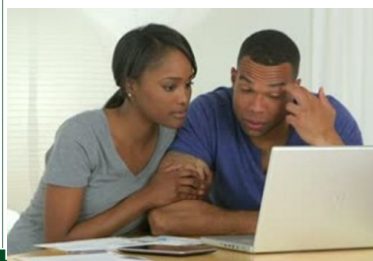


Loan Specials

Motorcycle Loan Special - April 1st until June 30th, NO application fee. Rates as low as **3.99%** new or used bikes.

Car Loan Special - New car rates as low as **2.49%** models 2016 and 2017. Used car rates as low as **3.99%** models 2015 - 2007. April 1st until June 30th, NO application fee on refinanced 2017-2013 model auto loans. Rates as low as **2.49%**.

Visa Cards - April 1st until June 30th, NO application fee. Rates as low as **9.99%**.



Home Equity Loans - Now available

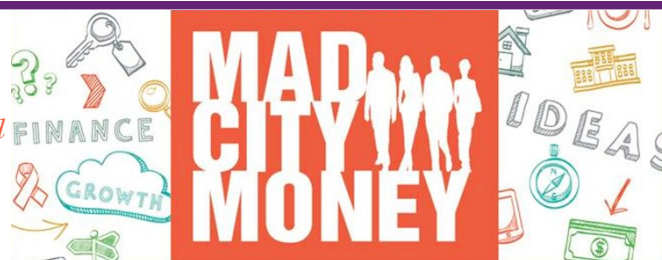
Score Starter and Builder

Part of our mission is ensuring your financial stability.

No credit at all or need a fresh start...build your financial future with FCUCU.

What is Mad City Money?

It is a scholarship game designed to give young people a reality check on adult life.



High school juniors and seniors are given occupations, salaries, spouses, children, student loan debt, credit cards, medical insurance payments and much more. During the game students are challenged to visit merchants and make decisions on housing, transportation, food, household necessities, clothing, day care, and other wants and needs while building a budget in futuristic Mad City. The program allows students to make mistakes, and suffer the consequences of their decisions. Just like life!

FCUCU was proud to be a part of the 2017 challenge held by Lake County Educational Credit Union. Teams throughout Cuyahoga, Lake and Summit counties competed for \$9000 in scholarship funds. There were no special skills needed or training necessary, but it helped to understand a basic budget.

Continue to support FCUCU as we support our youth. Open youth accounts and start teaching your children to save and budget. Look forward to FCUCU partnering and sponsoring more events for our youth real soon!

*****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, May 29th
Memorial Day

Tuesday, July 4th
Independence Day

OPEN WEDNESDAY'S
BY APPOINTMENT ONLY



A Penny saved

Saving on Cell Phone Expenses



If you've been using the same cell service for years, take a few minutes to find out what you're paying for, and how much you're paying for it. Of all utilities, cell phone bills are the most confusing.

- **Track Your Talk Time** – Do you go over your minutes each month? If so, start tracking your talk time. Sign up with overmyminutes.com, (a free service) and you'll receive an e-mail or text message to let you know when you're about to run out of minutes. Select a plan that better fits your usage.
- **Pick a Plan With Rollover Minutes** – If a minute-based plan is best for you, choose one that allows you to rollover unused minutes from month to month.
- **Use the Same Plan as Friends and Family** – Many cell phone service providers offer free in-network calls or allow you to choose a small group of in-network friends and family that you can call for free. Be sure to get your most-called people on one plan, and you could save big.
- **Make Your Calls for Free** – Stretch your minutes by making free calls whenever possible. Free apps allow you to call anyone else who has the app for free. Try Viber, Skype Mobile, or Textfree.
- **Don't Use Your Cell Phone for Toll-Free Calls** – Save your minutes by making 1-800 calls for times when you access to a landline.
- **Don't Use 4-1-1** – Dialing 4-1-1 from a cell phone could cost you \$1 or more. Skip those charges and get the needed information by calling 1-800-GOOG-411 or 1-800-free411.
- **Bundle Services** – See if expenses can be reduced by bundling cell phone, cable/ satellite, Internet, and home phone services with one provider.
- **Go Prepaid** – For those who use cell phones for occasional calls, a prepaid plan may be the cheapest service option. Shop around, and you may be able to reduce expenses to as little as \$20 every three months.
- **Switch to Unlimited Texting** – Text messages can cost 10 cents apiece (or more) to send and receive. If you do a lot of text messaging, select a plan with unlimited text messages.
- **Use a Free Texting Service** – Or go one better, and switch to free texting. Heywire and Textfree are two free apps that allow you to send texts and pictures for free.
- **Ditch the Extras** – Phone replacement insurance, roadside assistance, GPS, ringtone downloads, games, premium voicemail, data plans – all of these add to your monthly bill. Eliminate what you can to reduce your bill.
- **Minimize Your Data Usage** – If you don't have an unlimited data plan, watch your usage. Download Onavo's free apps to track your usage and compress data. Turn off your mobile data connection, so apps can't connect (and drain your bandwidth) without your realizing it. If you're really serious about minimizing your bill, only turn your data connection back on when free Wi-Fi isn't available. For specific instructions on how to turn off the mobile data on your phone, just Google "how to turn off mobile data connection" and your phone model.
- **Snag an Employee Discount** – If someone in your family works for a large company with a cell plan, you could be eligible for a discount on your personal line(s). Check with your service provider.
- **Grab a Senior Discount** – Over the age of 55? Then, you may be eligible for a senior plan. Call your provider and ask if they have a senior discount. Often times it's just unadvertised.

Come by Faith Community United Credit Union for more tips on saving money

Spring is Here!



Discounted Cedar Point tickets will be available in May at Faith Community United Credit Union

- **Ride and Refresh tickets: \$54.00**
- **Junior/Senior good any day tickets: \$44.00**

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.