



3550 E. 93<sup>rd</sup> 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

LaRese Purnell,  
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# Money Matters

“Serving the county but focused on you”  
Since 1952

[www.FAITHCU.com](http://www.FAITHCU.com)



Volume Fall, Issue 95

Fall 2015

## Deposit Campaign: \$350,000 Raised!

Faith has tools to help you manage your money and save for your financial goals. Let's save together! Help us reach our campaign goal of \$500,000 in NEW deposits by November 30, 2015. Open a new savings or checking account. Add to an existing savings account. Buy a certificate of deposit with as little as \$500 and terms from 6 months to 5 years that fit your savings needs. Our rates are among the best in town. Shop around and you will see that we are your consistent local market leader for competitive certificate of deposit rates. Dreaming of a special vacation, purchasing a home, or sending a child to college? All this and more can become a reality by saving with Faith! Visit our website, [www.faithcu.com](http://www.faithcu.com), or call us at 216-271-7111 Option #3 for more information!

## E-Statements are FREE

Effective November 30, 2015

There will be a \$2.00 monthly fee for paper statements (no fee for those under 18 or over 65). In order to avoid this fee go to our website [www.faithcu.com](http://www.faithcu.com) and sign up for Home Banking. After you log in click on the “Self Service” tab. Then click on the “Additional Services” tab. Finally, click on the “E-statements” tab. This will set you up for electronic statements. Each month you will receive an email to let you know your statement is ready. Remember, this is the only way to avoid a monthly statement fee.

Also follow the link to Mobile Banking! It is free and convenient and allows you 24/7 access to your real-time account information. Enroll today!

## Dormant Accounts

Are you using your account? Did you know that using your account at least once a year eliminates you from being assessed a dormant account fee? By law, if your account has not shown any activity for five years (currently since July 1, 2010), funds are turned over to the State of Ohio, after attempts to reach you have been unsuccessful. It may not seem like it, but 5 years goes by quickly. Do not allow your funds to be sent to the State of Ohio Unclaimed Funds. Send a deposit today and update your account information. We must have your current address, phone and beneficiary information.

**\*\*NOTE OUR ROUTING NUMBER FOR DIRECT DEPOSITS 241076000\*\***

**\*\*NOTE DIVIDENDS ON THIS MONTHS STATEMENT\*\***



Phone: 216-271-7111

Fax: 216-271-7488

[www.faithcu.com](http://www.faithcu.com)

24 Hour Account access  
216-641-CUCU (2828)

Report Lost or stolen  
cards

Visa: 800.325.3678

ATM/Debit:

866.820.8838

CU-Money: 877-850-  
9650

\*CLOSED HOLIDAYS\*

MONDAY, OCT. 12<sup>TH</sup>  
COLUMBUS DAY

WEDNESDAY, NOV. 11<sup>TH</sup>  
VETERAN'S DAY

THURSDAY, NOV. 26<sup>TH</sup>  
THANKSGIVING DAY

FRIDAY, DEC. 25<sup>TH</sup>  
CHRISTMAS DAY

FRIDAY, JAN. 1<sup>ST</sup>  
NEW YEAR'S DAY

OPEN WEDNESDAY'S  
BY APPOINTMENT  
ONLY



*Serving the county but focused on you since 1952*

## Holiday Loans

It's that time of year! Starting November 1<sup>st</sup> Christmas loan applications are available until December 31<sup>st</sup>. Starting at \$500 up to \$2500 you can shop until you drop. Take advantage of having 1 year to pay off all your holiday shopping. Mark your calendars and stop by or apply online!

New and Used Car Special – It is back until November 30th, bring your current NON-FCUCU car loan to the credit union and get up to a 2% reduction on your current interest rate.

Visa Cards – Platinum – No annual fees. Rates as low as 9.9%. Try ours today!

SBA Loans– FCUCU is an approved lender of The Small Business Administration.

Qualified borrowers, are you ready to start or improve your business? For more information email Brad West at [brad@faithcu.com](mailto:brad@faithcu.com) or stop by the office.

Mortgage Loan – FCUCU offers a variety of Mortgage Loan Products. Rates are as low as 2.75% for 15 years. Apply today online at [www.faithcu.com](http://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](http://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, 2015. Drop your form in the office, addressed to the Nominating Committee, or submit by email to [faithcreditunion@yahoo.com](mailto:faithcreditunion@yahoo.com). Remember this is your credit union and we believe in "people helping people"!

## New Staff Members and Services

Faith welcomes two new staff members to the FCUCU team! Kimberly E. Lawrence, Member Service Supervisor and Dawn M. Wynn, Vice President of Lending. They bring a great deal of knowledge and experience to our organization. Please stop by and meet our new team members.

### New services for 2016

We are excited about the new ventures FCUCU will embark upon in 2016. Look forward to new partnerships, advanced technology, new products and more. We will also be offering free financial counseling real soon! Stay tuned for more information

### We value you opinion

We value our member's opinions. So please feel free to drop yours in our suggestion box, located in our office on the main counter. As always, we thank you for choosing "Faith" for your financial needs.

## INTERNATIONAL CREDIT UNION DAY

Stop by Faith on Thursday, October 15<sup>th</sup> to celebrate International Credit Union Day. Sign up for E-Statements and receive a free t-shirt while supplies last! Also save on loan application fees for the day! Come by for a day of celebration!

