



Money Matters

“Serving the county but focused on you”
Since 1952

www.FAITHCU.com



Special points of interest:

- Fee schedule revisions
- Annual Meeting information
- CEO Focus

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Volume Winter, Issue 84

Winter 2012

Winter Vehicle Loan Special...Save **BIG!**

Don't get stuck in the snow with that ole' car. If you're looking for a newer vehicle, we have the loan for you! For a short time, you can get up to 2% off of your newer vehicle loan, plus we will waive the application fee! Want more? New vehicles can also get a new iPad*. Rates as low as **2.99%**.

No applications are refused.



Drive with FAITH!

Also you could earn **\$500** in referral fees if you refer a new car loans to Faith. Check with Member Services for more details.

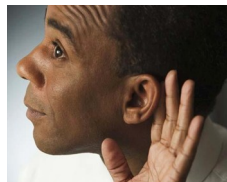


Apply online today!

www.FAITHCU.com

Virtual Branch is live. Sign-up for eStatements

To better serve you, the new online banking system is now live! Now you will have real-time information about your Faith accounts, set alerts and much more. By signing up for eStatements, you will be able to opt-in to keep receiving paper statements or opt-out to get your statements online. Be ready for the January 2013 launch.



Holiday Closing Dates:

Tuesday, December 25th – Christmas Day
Tuesday, January 1st – New Year's Day
Monday, January 21st —MLK, Jr. Day
Monday, February 18th —President's Day
Monday, May 27th —Memorial Day



Change is good

Revised Fee Schedule — To better meet the changing needs of our members, revisions to the current fee schedule will take affect on **February 1, 2013**. Please see included fee schedule, check our website or stop in for a schedule.

Reminder: Keep your year-end FAITH account statements for tax purposes.

Annual meeting: FCUCU will convene its Sixty-first (61st) Annual Shareholders Business Meeting and celebration February 2nd, 2013, 2:00 pm at the Credit Union's East 93rd Street offices.



FAITH COMMUNITY UNITED



FCU Financial

Phone: 216-271-7111
Fax: 216-271-7488
www.faihtcu.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

Annual Meeting

CEO Focus

CDs at Faith



Serving the county but focused on you since 1952



FCUCU 61st Annual Shareholders' Business Meeting

FCUCU will convene its Sixty-first (61st) Annual Shareholders Business Meeting and celebration February 2, 2013, 2:00 pm at the Credit Union's East 93rd Street offices.

The Board of Directors, Vaughn Johnson, CEO and CU Official Family will provide shareholders (members) with a review of its 2012 business report and financial statements. We will also preview the Credit Union's plans for the year ahead and an overview of its Strategic Plans for (2013-2015). As you will see, FCUCU has much for which to be thankful.

Election of Board Members

The Annual Meeting is also the occasion for the election of directors. The Credit Union Board is comprised of 9 directors who voluntarily serve 3-year terms of office. Yearly three seats are up for election. The BOD is charged with the fiduciary administration of the Credit Union.

Both Kaye Evans-Gaines and Stacey Banks-Houston seek a continued board term and Deborah Hayden would seek re-election to the board.

The Nominating Committee is a Credit Union Official Family, an ad hoc committee entrusted with evaluating and recommending members to serve on its BOD. Bennie J. Williams-Roper, a past BOD President, chairs this committee.

FCUCU members interested in seeking election to the BOD should contact Mrs. Williams-Roper via email at bwilliams1942@yahoo.com or via the CU office by January 12, 2013.

Respectfully,
James Poole, Secretary BOD

Serving the Community

Faith has always been committed to serving the community and that continued with a free Medicare information-fair.

Going forward, you can expect to see FAITH partnering with local businesses, schools and organizations to provide financial education, small business workshops and updates on information for seniors.

FAITH will close 2012 very strong. With growth in membership, lending, assets and being "well-capitalized", FAITH is growing and positioned to meet your needs in 2013 and far beyond.



"Have FAITH in your finances"



Legacy member **Margeree Moore**, getting free information on the upcoming changes to Medicare. Insurance Expert, Tyrone McGuinea, provided insightful and valuable information during the 2-day event.

Earn Even More! Faith Credit Union is offering **CDs** with some of the greatest rates in all of Northeastern Ohio.

The more you save the more you earn. So open a Faith CD with new money and earn more!

Check out the website or pick up a rate sheet for more information.

