

Money Matters

"Serving the county but focused on you" **Since 1952**



www.FAITHCU.com

Volume Spring, Issue 85

SPRING 2013

Spring Loan Vehicle Specials.....Save BIG!

Car rusted out from winter snow....Spring into a **new** vehicle at Faith! Qualified buyers get rates as low as 2%. Used car special also! Purchase a used vehicle and save, or refinance your current vehicle with Faith and you may receive up to 5% off your current rate. Bring your current payment down and save big! Remember, .25% off interest rate for payroll deduction.

Mortgages are back!

Faith now offers a variety of Mortgage Loan Products. Rates are as low as 2.75% for 15 years. To apply just go to our website www.faithcu.com and click on apply for a mortgage in the comfort of your own home.

Calling All Members

Are you interested in volunteering at the credit union? Would you like to help tell others about the credit union and our services? Well join the FCUCU Marketing Committee and help us reach the 6,000 member mark. Only requirement is a willing heart. For more information contact Althea Jones, Marketing Chairperson, at info@blackbookcleveland.com or call FCUCU (216)271-7111.



Seniors Be Ware

Each year millions of our senior citizens are victimized by financial fraud or theft. Here are some suggestions to protect you and your loved ones:

- 1. Be careful with power of attorney.
- 2. Beware of callers asking for money or information.
- 3. Be aware of scams involving reverse mortgages, charities and prizes.
- 4. Choose advisors carefully and protect your financial information.
- 5. Closely monitor your credit card and all financial account activity. For more info call the Ohio Attorney General at 1-800-282-0515

Discount Amusement **Park Tickets**

Wild Water Kingdom

\$16 -\$25

Cedar Point

\$24 - \$43

Ride & Refresh

\$48





CU-Money: 877-850-9650









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NEW ACTING CEO

Faith's CEO of over 55 years, Rita Haynes, retired in 2011. She was replaced by executive, Vaughn Johnson, who made a number of technology upgrades and improvements. Upon his departure earlier this year, Jacqueline Moore, was named Acting CEO based on her 28 years of employment with Faith as its CFO. An experienced management team supports her during this time of transition, including the consulting and mentoring of retired CEO, Rita Haynes.

Be assured Faith remains strong as we spring forward into 2013. We will continue to provide the much needed services and education to our local community and Cuyahoga County. We look forward to new beginnings at "Faith". Remember, as always, "Have FAITH in your finances"!

Attention Credit Disability and Life Rate Increases Effective 01/01/2013

Credit Disability Credit Life Plan

Single Rate: \$2.13/\$1000 Single Rate: \$0.77/\$1000

Max. Amount: \$30,000 Joint Rate: \$1.34/

S1000

Max Eligibility Age: Less than 66 Max Amount: \$30,000 Max Termination Age: 66 Max Eligibility Age: Less than 70

Min Loan Duration: 1 month

Max Lighting Age. Less than 70

Max Loan Duration: 120 months

Min Loan Duration: 1 month

Max Loan Duration: 1 month

Max Loan Duration: 120 months

For More Information Contact Jama Haynes at (216)271-7111 ext. 117

Reminder! Sign up for virtual branch and E-statements

It's simple and fast. Sign up for virtual branch and E-statements at **www.faithcu.com** to avoid statement printing fees, which are coming soon!

Have a Visa Card?

E-statements are available for Visa card holders too. Sign up at **www.ezcardinfo.com** and save money and time.

