



Money Matters

“Serving the county but focused on you”
Since 1952

www.FAITHCU.com



Special points of interest:

- \$500 loan referral program.
- Show your FAITH!

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Back by popular demand...Faith vehicle loan special

The big Banks in America have Chased away many people with high loan rates and not making loans...but not Faith Credit Union. Back by popular demand for a very limited time is our vehicle loan special with rates as low as **2.49%** and up to 84 months. So whether you have perfect credit or a few dings, we can help.

No applications are refused. Faith is lending!

Apply today as time is running out!

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

Show your FAITH! You can show your FAITH, with a new FAITH Credit Union white oxford shirt.

If you have been in our branch recently, you may have seen your Member Services team proudly wearing the new Faith logo wear.

You can own one for a limited time for only \$35.

No sweat! 24-Hour Grace Period

Don't sweat the small stuff. With Faith's “No sweat 24-Hour Grace Period”...If you overdraw your share draft account, just make a deposit during the next business day and make it right – and there is no overdraft fee. **So relax...no sweat.**



For the “**No Sweat 24-Hour Grace Period**” to work, just make sure we get your deposit before the cut-off time, which is at 12 noon. This depends on the way you make the deposit. As long as your balance isn't below \$0 after we process your transaction for the next business day, you don't have to sweat about overdraft fees. Just remember that “**No Sweat 24-Hour Grace Period**” doesn't apply to extended overdraft fees or return fees, which apply if we return a check instead of paying it.

If you are not a Faith Credit Union member, all you have to do is open an account. If you have any questions, just give us a call at 216-271-7111.

FAITH COMMUNITY UNITED



FCU Financial

Phone: 216-271-7111
Fax: 216-271-7488
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

Christmas Loans

CEO Corner

Earn more at Faith

ASI
American Share Insurance
Your deposits are insured to \$250,000 per account.
This institution is not federally insured.
MEMBERS' ACCOUNTS ARE NOT INSURED
OR GUARANTEED BY ANY GOVERNMENT
OR GOVERNMENT-SPONSORED AGENCY.

Serving the county but focused on you since 1952

Loans for every stage of your life

Buying your first house or your dream home? A new car...taking a vacation or getting married? Faith is here for you. Need money to repair the roof or car repair? How about a business opportunity or money for school? Faith is here for you.



Short on cash until payday or need a 2nd-chance auto loan? Faith is here for you. We have a full suite of financial solutions for every event in your financial life. Call, click or stop in TODAY!



Christmas loans are back for a limited time

Up to \$2,500 Beginning November 1st

Forget the kids and treat yourself this Christmas.

Just kidding but with loans up to \$2,500, there's enough to go around, so get that new tablet pc and they can have electric socks.

Check with Member Services for more information.



Into the future, building on 6 decades of tradition



Vinyl records, 8-track & cassette tapes to CDs & MP3s...Beta/VHS to DVD & Blu-ray...Faith Credit Union was there and will be here for decades to come. Faith Credit Union is stronger than ever. Faith ranks in the top 25 in the country of all credit unions in our asset class for Net Interest Margin, which is an indicator of



superior fiscal management. What's more, Faith Credit Union has more than double the required capital for credit unions. What this means to you is Faith is very strong, safe and sound and the perfect place for anyone to build their financial lives. Going into the future, Faith will continue to stand on its rich tradition of community development, offering all the products and services that you have come to know and a few more to better serve you. Moreover, you will see Faith expand its footprint to serve our members throughout Cuyahoga County and offer more products to help small businesses grow. There are some revisions to our fee schedule and our dividend rates so please pick-up a current copy of our rate sheet or check them out online at www.FAITHCU.com. As always "Have FAITH in your finances"



Earn More! Faith Credit Union pays some of the highest savings rates in all of Northeastern Ohio. There has never been a better time to save your money at Faith Credit Union!

The more you save the more you earn. So add money to your Faith High-yield savings account and earn more.

If you have a savings account with Faith Credit Union, dividends have been added to your shares for the 3rd quarter of 2011.