



Money Matters

“Serving the county but focused on you”
Since 1952

www.FAITHCU.com



3550 E. 93rd Street
Cleveland, Ohio 44105

BOARD OF DIRECTORS

LaRese Purnell,
President

Deborah Hayden,
1st Vice Pres.

Renee T. Cavor,
2nd Vice Pres.

James Poole,
Secretary

Kaye Evans-
Gaines

Catheryn Cross

Darrell Johnson

Shadina Terry



Volume Fall, Issue 87 Fall 2013

PURCHASING A CAR?

Winter is on the way. Do not get stuck in the cold. Get the facts! Contact our Loan Department for a CARFAX Vehicle History Report. For \$19.99 you will not run the risk of buying used cars with costly hidden problems. Also remember vehicles depreciate about 20% on average when you drive off the lot. If your car is stolen, damaged or deemed a loss, Faith is there for you. We offer GAP Insurance to cover the difference. For the months of October, November and December Faith will continue to refinance your car by 2.00% off the current rate on approved credit. Go online and apply today at www.faithcu.com for a pre-approval. We will also match rates on purchases from dealerships with approved credit. Call or stop by today!

Mortgage, Visa, SBA, Score Builder and Christmas Loans

Faith is ready to lend on a variety of Loan Products. Get the keys to your new home. FCUCU mortgage rates are as low as **2.75%** for 15 years. New Visa Gold Card rates as low as **9.90%**. Starting a business or expanding one? SBA loans are available for qualified borrowers. Need help repairing your credit? The Score Builder Loan is for you. It is that time of year again. Do not forget Christmas holiday loans are available November 1st. Stop by for more details or visit our web site and apply.



Calling All Members

Are you interested in volunteering at the credit union? We have many committees on which you could utilize your skills. Would you like to serve on the credit union board? If your answer is yes to either question send resumes via email to faithcreditunion@yahoo.com, mail directly to our office or call FCUCU at (216) 271-7111 ext. 110. Help us continue the credit union mission of “People helping People.”

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 since July 1, 2008 funds are to be 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 (address, phone, and beneficiary).

FAITH COMMUNITY UNITED



FCU Financial

Phone: 216-271-7111

Fax: 216-271-7488

www.faicu.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

FAITH SERVICES

Checking Accounts

Savings Accounts

Business Accounts

Life Event Loans

Investments

CLOSED HOLIDAYS

MONDAY, OCT. 14th

MONDAY, NOV. 11th

THURSDAY, NOV. 28TH

WEDNESDAY, DEC. 25th

WEDNESDAY, JAN. 1st



Serving the county but focused on you since 1952

Cardholders Beware

FCUCU helps protect you from **identity theft**.

When you are at a restaurant and paying your bill with a credit card, you may not give your card another thought. The person processing your payment may swipe your card through a special tool that stores the card information. The information is later downloaded and used by others in fraudulent activities. This is known as **Skimming**, it can occur anytime your card is out of your direct possession. Below are some precautions that can be taken to prevent skimming.

- Keep a close eye on your card. After a payment is made make sure the card you receive is yours.
- Protect your card number. Take receipts with you and shred later. Make sure you cover your number, name and signature when leaving receipts at table.
- Monitor your credit card bills and balances. If something is incorrect, report it immediately.

Most importantly, make sure you are aware of your surroundings and be careful. This will help prevent identity theft.

Support the Youth

Are you up for the challenge? FCUCU challenges all youth ages 18 and under to save. Parents can open accounts for only \$10 and help their children begin their road to financial freedom. In today's economy it is so important to save. College can be very expensive. Start a college savings fund or CD today. Set a goal and save as much as you can and deposit with FCUCU. We have something special for those that do. Stop by FCUCU today!

Reminder! Avoid Fees – Signup for E-Statements and Virtual Branch and SAVE!

The trees will thank you. Go green with e-Statements. It is so convenient, fast and secure. You will wonder why you waited this long. Sign up today and save at www.faicu.com. Printing fees are coming soon!

Visa e-statements available at www.ezcardinfo.com



With virtual branch your credit union is always at your fingertips. Click, bank and relax from home 24-hours a day. Call us or visit our web site to discover the freedom and convenience of online banking.

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