



Money Matters

“Serving the county but focused on you”
Since 1952

www.FAITHCU.com

3550 E. 93rd Street
Cleveland, Ohio 44105
216-271-7111

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Deposit Services

Faith has tools to help you manage your money and save for your financial goals. We now offer Certificates of Deposits starting as low as \$500. Terms range from 6 months to 5 years. Rates are great starting as low as .70% to 1.85%. In addition to great fixed rates and terms to fit your savings needs, Faith now offers Dividend Rate Bumps on our 4 and 5 year CD's. Plus, if you bring us your funds from another financial institution between October 1st and December 31st, Faith will pay you a special dividend rate on our 3, 4 and 5 year CD's. Visit our website, www.faithcu.com, or call us at 216-271-7111 Option #3 for more information!

Our Checking Account provides free Online Bill Payment, Home Banking, Mobile Banking and Debit Card access. Sign up today and begin to save!

Mobile Banking

Located in Your Smartphone, Tablet or PC

Faith's FREE Mobile Banking Service allows you 24/7 access to your real-time account information and the ability to transfer money between your Faith accounts. Start by signing up for Virtual Branch then follow the link to Mobile Banking. In addition, if you open or use your Faith Checking Account, you can pay any bill or transfer money to any financial institution for Free, plus send money to anyone with a telephone number or email, for a small fee, using your smartphone, tablet or PC. Visit our office or and enroll today at www.faithcu.com.

Dormant Accounts

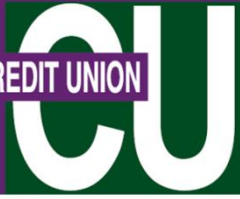
Are you using your account? Did you know that using your account at least once a year eliminates you from being assessed a dormant account fee? By law, if your account has not shown any activity since July 1, 2009 funds are turned over to the State of Ohio, after attempts to reach you have been unsuccessful. 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. All we need is your current address, phone and beneficiary information.

International Credit Union Day

Stop by Faith on Thursday, October 16th to celebrate International Credit Union Day. When you add a service such as E-Statements, Virtual Branch, Mobile Banking, or purchase a Certificate you will receive a free FCUCU t-shirt while supplies last. Also save on loan application fees for the day! Come on by for a day of celebration!

FAITH COMMUNITY UNITED

CREDIT UNION



FCU Financial

Phone: 216-271-7111

Fax: 216-271-7488

www.faithecu.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. 13TH
COLUMBUS DAY

TUESDAY, NOV. 11TH
VETERAN'S DAY

THURSDAY, NOV. 27TH
THANKSGIVING DAY

THURSDAY, DEC. 25TH
CHRISTMAS DAY

THURSDAY, JAN. 1ST
NEW YEAR'S DAY

OPEN WEDNESDAY'S
BY APPOINTMENT
ONLY



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Holiday Loans

Mark your calendar! It's that time of year! Starting November 1st Christmas loan applications are available until December 31st. 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. Stop by or apply online!

New and Used Car Special – extended 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@faithecu.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.faithecu.com. Or stop by and see us! Remember, have "Faith" in your finances.

Vehicle Warranty and Loan Coverage

Faith now offers Vehicle Breakdown Protection coverage from Vision Warranty Corporation, an Allstate Insurance Company, on vehicles less than 11 years old and up to 150,000 miles at the time of buying the coverage. You can purchase the warranty coverage at any time, plus receive Roadside Assistance, Rental Car Reimbursement and Trip Interruption coverage at no additional cost. Call the Loan Department, at 216-271-7111 ext. 2, for your free, no obligation cost quote.

Effective October 1st, Faith will be enhancing our credit loan coverages. You will now be able to add Joint Life and Disability, Accidental Dismemberment and Terminal Illness Insurance to your loans. For a small price you can be covered during medical setbacks. Contact our loan department for more information.

Cardholders Beware

Recently there have been major card compromises with Target and Home Depot. Faith helps protect our members from identity theft. Be cautious!

1. Keep up with your cards and receipts.
2. Monitor your monthly card purchases and balances.
3. Be careful when purchasing online or via phone.
4. Report any discrepancies, lost or stolen cards immediately



Calling All Members

If you are interested in volunteering for your credit union or serving on the board send your resume to faithcreditunion@yahoo.com. We will review them and determine your area of expertise. If needed you will receive a committee assignment or instructions for board preparation. Remember, this is your credit union and our motto is "people helping people". Hope to hear from you real soon.

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

