



3550 E. 93<sup>rd</sup> Street  
Cleveland, Ohio 44105  
216-271-7111

### Hours

Mon., Tues. & Thurs.  
9:30am - 2:30pm  
Friday  
9:30am - 6:00pm  
Saturday  
9:30 - 12:30pm  
Wednesday  
By appointment only

### BOARD OF DIRECTORS

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Chairman

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# Money Matters

"Serving the county but focused on you"

Since 1952

[www.FAITHCU.com](http://www.FAITHCU.com)



## Summer Loan Specials



**Motorcycle Loan Special** – July 1st thru Aug. 31st NO application fee. Rates as low as 3.99% New or Used Bikes!

**Visa Cards** – July 1st until Aug. 31st, NO application fee. Rates as low as 9.99%.



**Loan Special** – Time to Prepare...for Back-to-School

Now is the time to start listing all of the back-to-school supplies and other necessary purchases that have to be made before the school starts in the fall.

This includes garments needed to update school wardrobes, coats for the cooler weather, books, tablets and any other items that may be needed.

Kids may not want to think about returning to school yet, but early planning means you may be able to save money. Watch for sales and make sure to carry your back-to-school list when visiting various stores throughout the coming weeks. You never know when you might come across bargains for the items on your back-to-school list!

**Up to \$2500. Promotional interest rate not to exceed 16.5% !**

**Home Equity Loans** – Now available! Get your summer repairs done now!



**Score Starter and Builder** – Part of our mission is ensuring your financial stability. No credit at all or need a fresh start...build your financial future with FCUCU. Apply today online at [www.FAITHCU.com](http://www.FAITHCU.com). Or stop by and see us!



*Remember have "Faith" in your finances.*

*Social Security cards are needed to open new accounts.*

**New Hours Coming Soon**  
**Effective August 12th:**

**Monday-Thursday** 9:30am - 4:00pm

**Friday** 9:30am - 6:00pm

**Saturday** 9:30am - 12:30pm

## When Did You Last Review Your Beneficiaries?

You should routinely check and update your **Faith Community FCU** beneficiaries. Your beneficiary is whom you designate to receive your assets after you pass away and it is important to ensure your payable-on-death and individual retirement account (IRA) information are correct.

Life changes can affect who you want to benefit from your accounts. If you have had a change in marital status, such as marriage or divorce, had a child or experienced the loss of an immediate family member, it is important to review and update your beneficiaries.

Payable-on-death designees have rights to funds after all account owners and joint owners have died. For IRAs, both primary and contingent beneficiaries may be added with corresponding percentages.

**For help with beneficiary designations or if you have questions, please call 216.271.7111 or stop by your local branch. Please bring in an updated driver's license to make a change.**



**\*\*\*NOTE DIVIDENDS ON THIS MONTH'S STATEMENTS\*\*\***



Phone: 216-271-7111

Fax: 216-271-7488

[www.faithcu.com](http://www.faithcu.com)

24-Hour Account Access

1-855-246-3019

Report lost or stolen cards

Visa: 844-398-4332

ATM/Debit: 800-472-3272

CU-Money: 877-850-9650

## FAITH SERVICES

Checking Accounts

Savings Accounts

Certificates of Deposits

Business Accounts

Financial Counseling

Home Banking

Mortgage Loans

## \*CLOSED HOLIDAYS\*

Thursday, July 4th

Independence Day

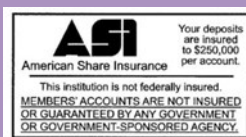
Monday, Sept 2nd

Labor Day

Monday, Oct 14th

Columbus Day

OPEN WEDNESDAY'S  
BY APPOINTMENT ONLY



It's that time of year again, join Faith Community on Saturday, July 20th 2019 as we celebrate 2019 Family Unity Day in the park:



Luke Easter Park

3090 Martin Luther King Jr. Drive

1:00pm until dusk

Faith Community United Credit Union will have a table at the park

All day concert with a fireworks show at dusk

## ★ Info Line Number ★

For 24 hour account information dial our info line at **1.855.246.3019**. Enter your account number, PIN and follow the prompts. It is secure and features more information and options.

## Traveling out-of-state?

Call to let us know your travel itinerary and we'll put an alert on your account and debit card.



Our Dividend rates  
have INCREASED!

## MOVING?

Please make sure you update your new address and phone number with Faith Community United Credit Union.



## College School Supplies

Do textbook purchases drain your budget right at the beginning of each semester? If you buy the newest books at the most convenient locations, you may be saving time, but you're probably spending much more than necessary. If you are willing to do a little research and step beyond your school's bookstore, you could save a significant amount of money—and in college, every little bit counts, right?

### Rent or Buy Used

If you are taking a class for general education credit or just to explore different subjects, renting a textbook is a great option to save money. For a class within your major, you may want to buy the textbook so you can keep it after the semester ends, but if you are a math major, you probably will not need that art history book once May rolls around. Do yourself a favor and rent it. That way, you will not pay as much initially and you will not have to go through the hassle of trying to re-sell it after your final exam.

### Comparison Shopping

When shopping for textbooks, convenience is not always your best bet. Although it is unbelievably easy to walk down to your university bookstore and pick up the books you need, that is an incredibly expensive option. Comparison shopping online can literally save you hundreds on textbooks and you'll find that it is well worth your time. Websites such as [booksprice.com](http://booksprice.com) will compare the price of your book between various online vendors. Then you will be able to order the textbook online and know that you got a great deal.

### Sell Back

Once the semester is over, if you know, you will not look back at a textbook you used for a class, dedicate some time to re-sell it. List your used books on [eBay](http://eBay) or another website, or just advertise around your campus. You are sure to find another student to buy it from you. Then you can use that money to buy textbooks for next semester!

It is important for parents and students to be prepared for the college experience. Come in and see us about financial literacy so your student can start off well.

