

3550 E. 93<sup>rd</sup> Street Cleveland, Ohio 44105 216-271-7111 <u>Hours</u> Mon., Tues. & Thurs. 9:30am-2:30pm Friday 9:30am-6:00pm Saturday 9:30-12:30pm

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# Money Matters

"Serving the county but focused on you" Since 1952

www.FAITHCU.com



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## **Spring Loan Specials Continue**

**Motorcycle Loan Special** – April 1<sup>st</sup> until June 30<sup>th</sup>, NO application fee. Rates as low as 4% new or used bikes. Biker Day event coming in May. Stay tuned! **Car Loan Special** – New car rates as low as 2.49% models 2015 and 2016. Used car rates as low as 3.49% models 2014 – 2006. April 1<sup>st</sup> until June 30<sup>th</sup>, NO application fee on refinanced 2015-2011 model auto loans. Rates as low as 3.99%. **NOTE** – Forced Place Insurance can be costly. It will increase your loan principal, interest and payment amount. Make sure we have proof of your automobile insurance.

**Visa Cards** – April 1<sup>st</sup> until June 1<sup>st</sup>, NO application fee. Rates as low as 9.9%. **Score Starter and Builder** – A major 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 <a href="www.FAITHCU.com">www.FAITHCU.com</a>. Or stop by and see us! Remember have "Faith" in your finances.

### **New Information Line Number**

For 24 hour account information dial our **NEW** information line at **1-855-845-4042.** Enter your account number, pin and follow the prompts. It is secure and features more information and options.

Today personal information is at risk of malicious, misappropriate and fraudulent usage. FCUCU is committed to protecting the privacy of all its members. Privacy notices are available at <a href="www.faithcu.com">www.faithcu.com</a>. Please review them and contact the credit union if more information is needed.

## **FCUCU New Deposit Campaign**

We reached our 2015 goal so let's do it again! Help us reach our 2016 goal of \$750,000 in NEW deposits by August 2016. Open youth accounts with \$10 and start savings towards your children's future educational needs. Save for your vacation, or for your retirement. Imagine shopping for Christmas without using a credit card. Your funds can be deposited into a Christmas Savings Account. Funeral expenses are steadily increasing. Help take the burden off of your family by opening a Pre-need Burial Account. Dreaming of purchasing a new home? You can even save towards your down payment.

Faith has tools to help you manage your money and save for your financial goals. Look for our marketing initiatives on billboards, television, buses, magazines, radio ads, website, email blasts and more. Remember have "Faith" in your finances!

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



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

www.faithcu.com

24-Hour Account Access 1-855-845-4042 Report Lost or stolen cards

Visa: 800.325.3678 ATM/Debit: 866.820.8838 CU-Money: 877-850-9650

#### **PARK TICKETS**

CEDAR POINT – JR/SR \$44 C.P. RIDE & REFRESH \$56 WILDWATER KINGDOM -ADULT \$25 WILDWATER KINGDOM -JR/SR \$18

\*CLOSED HOLIDAYS\*

MONDAY, MAY 30<sup>th</sup> MEMORIAL DAY

MONDAY, JULY 4<sup>TH</sup> INDEPENDENCE DAY

OPEN WEDNESDAY'S BY APPOINTMENT ONLY



OR GOVERNMENT-SPONSORED AGENCY.

#### Serving the county but focused on you since 1952

## **Mad City Money**

What is Mad City Money? It is a scholarship game designed to give young people a reality check on adult life. High school juniors and seniors are given occupations, salaries, spouses, children, student loan debt, credit cards, medical insurance payments and much more. During the game students are challenged to visit merchants and make decisions on housing, transportation, food, household necessities, clothing, day care, and other wants and needs while building a budget in futuristic Mad City. The program allows students to make mistakes, and suffer the consequences of their decisions. Just like life!

FCUCU was proud to be a part of the 2016 challenge held by Cardinal Credit Union. Teams throughout Cuyahoga, Lake and Summit counties competed for \$9000 in scholarship funds. There were no special skills needed or training necessary, but it helped to understand a basic budget.

Continue to support FCUCU as we support our youth. Open youth accounts and start teaching your children to save and budget. Look forward to FCUCU partnering and sponsoring more events for our youth real soon!

## **Financial Coaching**

Faith Community United Credit Union now offers One-on-One Financial Coaching. You may have heard FCUCU was one of five credit unions selected nationally by the National Federation of Community Development Credit Unions and Neighborhood Trust Financial Partners to participate in "Pathways to Financial Empowerment", a pilot for a new model of counseling and outcome tracking for credit unions working in underserved communities. We know the importance of financial planning. Lives can be changed by making wise decisions. Our coaches can help you set and achieve realistic goals. This type of service can be very expensive, but ours is **free** for one year to members and non-members so tell a friend. Remember, time will run out soon for this service so stop by real soon! For more information call 216-271-7111 ext. 112.

## Reminder! Avoid Fees – Sign Up for E-Statements, Mobility, and Virtual Branch and SAVE!

Statement fees are \$2 per month for printed statements (no fee for those under 18 or over 65). However, they can be avoided. We challenge you to go "green" with e-Statements. It is so convenient, fast and secure. It is easy! Sign up today and save at <a href="www.faithcu.com">www.faithcu.com</a>. Click on the "Self Service" tab then click on the Additional Services" tab. Finally, click on the ""E-statements" tab. This will set you up for electronic statements. Each month you will receive an email to let you know your statement is ready. Remember, this is the ONLY way to avoid a monthly statement fee.

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. 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. Thanks for choosing "Faith".

\*\*NOTE OUR ROUTING NUMBER FOR DIRECT DEPOSITS 241076000\*\*

