



3550 E. 93rd 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

Tyrone McGuinea,
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1st Vice Chair

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Money Matters

"Serving the county but focused on you"

Since 1952

www.FAITHCU.com



Loan Specials

Birthday Loan Special – During the month of your birthday in 2018, any member with an account open at least 1 year and in good standing may borrow **\$500**. There is no application fee, direct deposit of loan payments is required. Happy birthday!

Apply today online at www.FaithCU.com, or stop by and apply in person at Faith Community United Credit Union, 3550 E. 93rd Street. Remember to have "Faith" in your finances.

Auto Loans

SOUND GOOD? TOO GOOD? It is unlikely that you will receive super-low financing rates from car dealers and car manufacturers and/or big dollar rebates. What they don't tell you is that you usually have to buy a certain model equipped in a certain way to qualify for the incentive.

We, at **Faith Community United CU**, offer rates as low as 2.49% and have always maintained that the best overall deal involves getting a pre-approved loan and then shopping for the right vehicle with money in hand. Some factors to consider in buying a vehicle are:

RELIABILITY

Many consumer magazines print predicted reliability statistics on most vehicles based on historical data and owner surveys. With repair shops charging anywhere from \$50 to \$??? an hour – plus parts – you want a vehicle that's going to perform for you. Be especially cautious of new models, for which there is no track record of reliability.

RESALE VALUE

Some vehicles hold their value better than others do. When it comes to trade in time, it's nice to have some "trade-in value" in a vehicle that's perceived as desirable. Once again, consumer magazines can help with this.

INSURANCE

As a rule, the "sportier" the vehicle (two-seaters, cars with bigger engines, etc.) command higher insurance premiums. It pays to check with your insurance agent before you buy. Check the various makes and the options you are considering for insurance rates, as there can be a large dollar difference in the premiums.

ECONOMY

Sport-utility vehicles are trendy, but bigger engines and four-wheel drive translate to poorer gas mileage. Will you really be "off-roading" that much to justify the cost?



Think about these and other factors before you visit the dealer and are enticed into so-called "deals" on rebates and low-rate financing. Let the Credit Union put together a finance package for you that is the best overall value. Call or stop by the Credit Union for current loan rates and to get:





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: 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

Monday, May 28th

Memorial Day

Wednesday, July 4th

Independence Day

OPEN WEDNESDAY'S
BY APPOINTMENT ONLY



Point to Ponder: E-Statements

Why do paper statements feel so secure when they could be stolen, need to be shredded and there is a fee to print statements, while e-statements can be easily accessed, viewed as needed, never printed in the first place and sign up is FREE?

Maybe it is still a new idea for you, but getting your statement electronically not only saves paper and ink, helping us keep costs down, but also it is more secure. There is nothing to shred, you will have the information you need quickly, and you will not pile up years and years of old statements with your account numbers on them.

Take the step of switching to secure e-statements today.

Contact us at 216-271-7111 to learn how!

Go Green!

Switch to eStatements



VISA Travel Alert

Please provide Faith Community United CU with your travel itinerary to use your VISA while traveling in other states or countries.

Spring is Here!

Discounted Cedar Point tickets will be available in May at Faith Community United Credit Union

- Good Any Day tickets: **\$54.00**
- Junior/Senior Good Any Day tickets: **\$47.00**
- Cedar Point Shores tickets: **\$38.00**



Are You Moving or Have You Moved?

Please make sure you let Faith Community United CU know your new address and phone number.



Info Line Number

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

NOTE DIVIDENDS ON THIS MONTH'S STATEMENTS