



# Money Matters

“Serving the county but focused on you”  
Since 1952

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



## Special points of interest:

- Summer loan specials
- CEO corner

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## Back by popular demand...Faith Summer Vehicle Loan Special

The big Banks in America have Chased away many people with high loan rates and not making loans...but not Faith Credit Union. Back by popular demand for a very limited time is our vehicle loan special with rates as low as **2.49%**. So whether you have perfect credit or a few dings, we can help.

No applications are refused. Faith is lending!



**Apply today as time is running out!**

Also you could earn **\$500** in referral fees if you refer a new car loan to Faith. Check with Member Services for more details.

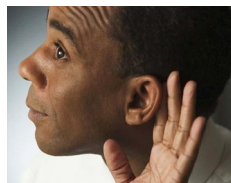
## Apply online today!

## We hear you!

Welcome to the FAITH News section of the newsletter. Here is your “at a glance” look at what’s happening at Faith.



**eStatements are coming.** To better serve you, in the very near future you will be able to download your account statements online from our new home banking system. You will be able to opt-in to keep receiving paper statements or opt-out to get your statements online. Stay tuned for more details.



**Labor Day Closing.** A gentle reminder that we will be closed on Monday, September 3, 2012 in observance of Labor Day.

**Meet your newest staff member:** Mr. Obed Melendez, Director of Member Experience. Obed brings a wealth of banking and member relations experience to Faith. Join me in welcoming Obed and making him feel like one of the family.

**Fee Structure** was changed on **November 1, 2011**. For a copy of the current schedule, please stop in or visit: [www.faitcommcu.com/Fee\\_Schedule\\_26.html](http://www.faitcommcu.com/Fee_Schedule_26.html)

**We now accept VISA** for loan payments or cash advances. Just visit the branch and we'll take care of the rest.



FAITH COMMUNITY UNITED



FCU Financial

Phone: 216-271-7111  
Fax: 216-271-7488  
www.faithcu.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

Vacation Loans

CEO Focus

CDs at Faith

**ASI**  
American Share Insurance  
Your deposits are insured to \$250,000 per account.  
This institution is not federally insured.  
MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

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## Home Improvement Loans up to \$10,000



Summer is always a great time to get those home improvement projects done. Faith is here to help. For a very limited time you can borrow up to \$10,000 for home repairs at a very special rate as low as **9.99%** just for summer!

So don't delay on the "Honey Do" list. Apply today and get that house looking great for summer!

Applying online is just a click away.  
[www.FAITHCU.com](http://www.FAITHCU.com)



## Work hard, play harder with a Faith Vacation Loan. Up to \$2,500

Working is great but vacations are fun. Take a break from work and enjoy a nice vacation. Faith credit union can help you get there. So maybe it's a STAYcation or Vacation, whatever your pleasure, enjoy a well deserved break. Applying is quick, fast and easy at Faith.

## A Very Bright Future

The sun continues to rise for Faith credit union. As we look to the future and the next 60 years you can be assured that the mission, vision and tradition of serving the underserved and people of modest means



will never change. Faith is as strong today as it has ever been. We will continue to look for innovative products and services to meet your ever changing needs while honoring the legacy of the past. Going forward, you will notice an expanded footprint, a member-centric culture, more value priced products, continual process improvement, an expanded brand and many technology enhancements to "Deliver an exceptional member experience" to you, our member owners. I'm looking forward to seeing you in the future at Faith. As always "**Have FAITH in your finances**"



## Earn Even More! Faith Credit Union now offers CDs with some of the greatest rates in all of Northeastern Ohio.

The more you save the more you earn. So open a Faith CD with new money and earn more!

Check out the website or pick up a new rate sheet for more information.