



# Money Matters

“Serving the county but focused on you”  
Since 1952

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

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

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## Attention All Savers

Faith has CD's for you! Faith's new minimum deposit for all Certificates of Deposits is now \$500.00. Terms range from 6 months to 5 years. 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 July 1<sup>st</sup> and September 30<sup>th</sup>, Faith will pay you a special dividend rate on our 3, 4 and 5 year CD's. Visit our website, [www.faithcu.com](http://www.faithcu.com), or call us at 216-271-7111 Option #3 for our great rates!

## Announcing Our New Branch Office

### 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 newest branch office, and enroll today at [www.faithcu.com](http://www.faithcu.com).

## Faith's Annual Community Day

Stop by and join us on Friday, July 25<sup>th</sup> and Saturday, July 26<sup>th</sup> from 12:00 p.m. to 3:00 p.m. for FCUCU's 1<sup>st</sup> annual Community Day weekend celebration. We invite the entire community to see what FCUCU has to offer. Checking accounts, Savings accounts, Debit, ATM and Visa Cards, CD's, Christmas Club accounts, SBA, Mortgage, Auto loans and much more are available to our members. Mark your calendars and come meet our great staff and board. Bring friends and family to open new accounts while we enjoy food, fun and more! See you there!

## Congratulations!

FCUCU congratulates Mrs. Rita L. Haynes, CEO Emeritus of FCUCU for receiving the 2014 Annie Vamper Helping Hands Award, the highest honor given by the National Federation of Development Credit Unions for community development. Mrs. Haynes was chosen for over 50 years of hard work promoting financial freedom. The award was given in Detroit, Michigan among family, colleagues and friends.

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

FAITH COMMUNITY UNITED



FCU Financial

Phone: 216-271-7111

Fax: 216-271-7488

[www.faicu.com](http://www.faicu.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

## FUN AT THE PARK

**TICKETS GOOD ANY DAY!**

### Cedar Point

Adults \$45

Ride and Refresh \$50

Junior/Senior \$35

### Wild Water Kingdom

Adults \$25

Junior/Senior \$16

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\*CLOSED HOLIDAYS\*

MONDAY, SEPT. 1ST  
LABOR DAY

MONDAY, OCT. 13TH  
COLUMBUS DAY

OPEN WEDNESDAY'S  
BY APPOINTMENT  
ONLY



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## Summer Loan Specials Continue

**New and Used Car Special** – extended until August 31<sup>st</sup>, bring your current NON-FCUCU car loan to the credit union and get up to a 2% reduction on your current interest rate.

**Motorcycle Loan** – Hit the road in style! Rates as low as 4% on new or used bikes.

**Visa Cards – Platinum** – No annual fees. Rates as low as 9.9%. Try ours today!

**Score Starter Visa** – School starts soon! Great for college students or anyone building a credit score. Start building your financial future with FCUCU.

**SBA Loans**– You asked for it and it is here! FCUCU is an approved lender of The Small Business Association. Ready to start or improve your business? Stop by FCUCU for more information.

**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.faicu.com](http://www.faicu.com). Or stop by and see us! Remember, have “Faith” in your finances.

## Senior Homeowners

Having trouble paying your taxes? During these economic times you are not alone, but help is available. FCUCU is partnering with Empowering and Strengthening Ohio’s People (ESOP) and Third Federal Savings and Loan on the Senior Tax Delinquency Loan Program.

This program will offer an affordable loan to older homeowners who have fallen behind on their property taxes. These loans should help prevent debt collectors from threatening seniors with selling tax liens and avoid high interest rate cards and exorbitant payday lenders. In addition to the loan, financial counseling and other free financial services will be given to the borrowers.

This is a national epidemic. As senior’s income continues to decline and population continues to grow, more must be done to protect their homes. It is a tragedy for seniors to lose the homes they have worked all their lives to obtain.

This program is part of the Clinton Global Initiative Working Group on Financial Opportunities. FCUCU is proud to be a part of this pilot program that focuses on a solution for senior homeowners across the nation. Please stop by or call 216-271-7111 for more information.



## Calling All Members

Help wanted! Have a little extra time on hand? If you are interested in volunteering for your credit union or serving on the board send in your resume. We will review them and determine your area of expertise. When 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!