



# Money Matters

“Serving the county but focused on you”  
Since 1952

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



## Special points of interest:

- Message from our Board Chair
- Board Nominations

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## NEW! Signature loans up to \$25,000 and rates as low as 9.99%



The big Banks in America have Chased away many people with high loan rates or not making loans...but not at Faith Credit Union! You asked for it we did it...Faith Signature loans are now up to \$25,000 and rates as low as 9.99%.

No applications are refused. Faith is lending!

Earn **\$500!** When you refer a new car loan to Faith. Check with Member Services for more details.

**Show your FAITH!** You can show your FAITH, with a new FAITH Credit Union white oxford shirt.

If you have been in our branch recently, you may have seen your Member Services team proudly wearing the new Faith logo wear.

You can own one for a limited time for only \$50. Check with Member Services for more details.

## No sweat! 24-Hour Grace Period

*Don't sweat the small stuff.* With Faith's “No sweat 24-Hour Grace Period”...If you overdraw your share draft account, just make a deposit during the next business day and make it right – and there is no overdraft fee. *So relax...no sweat.*



For the “**No Sweat 24-Hour Grace Period**” to work, just make sure we get your deposit before the cut-off time, which is at 12 noon. This depends on the way you make the deposit. As long as your balance isn't below \$0 after we process your transaction for the next business day, you don't have to sweat about overdraft fees. Just remember that “**No Sweat 24-Hour Grace Period**” doesn't apply to extended overdraft fees or return fees, which apply if we return a check instead of paying it.

If you are not a Faith Credit Union member, all you have to do is open an account. If you have any questions, just give us a call at 216-271-7111.



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

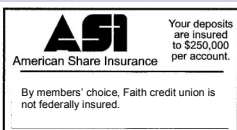
24-Hour Account access  
216-641-CUCU(2828)

Report Lost or stolen cards  
Visa: 800.325.3678  
ATM/Debit: 866.820.8838  
CU-Money: 877-850-9650

Pre-Approved

CEO Corner

Earn more at Faith



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## Loans for every EVENT of your financial life



Buying your first house or your dream home? A new car...taking a vacation or getting married? Faith is here for you. Need money to repair the roof or car repair? How about a business opportunity or money for school? Faith is here for you.

Short on cash until payday? need a pre-approved or 2nd-chance car loan? Faith is here for you. We have a full suite of Life Event Loans for every stage in your financial life. Call, click or stop in TODAY!



## Get pre-approved for a vehicle loan

Savvy members know its always better to get pre-approved at Faith BEFORE you go car shopping. Once you're pre-approved you can shop with confidence knowing you have the buying power to close the deal you want. Having your own financing is like paying cash for a car and can give you greater leverage at the dealer in price negotiations. Pre-approval is quick, fast and easy at Faith.

## Another strong year at Faith!



Friends, I truly hope you had a great and joyous holiday season and I pray for a very successful 2012 for everyone! I am pleased to share that Faith Credit Union had another very successful year. In addition to the many technology enhancements to make it easier to manage your finances, Faith will return upwards of \$100,000 in dividends to the membership for the year and is on

pace to make more than \$3,500,000 in new loans for 2011. This continues to demonstrate the commitment we have made to you to be here for you through every stage of your financial life.

Additionally, Faith Credit Union, is expanding its product suite to include home mortgages, business services, including A/R Financing (Factoring) an even more competitive credit card program and enhanced home banking. [www.FAITHCU.com](http://www.FAITHCU.com). As always "**Have FAITH in your finances**"



**Earn More!** Faith Credit Union pays some of the highest savings rates in all of Northeastern Ohio. There has never been a better time to save your money at Faith Credit Union!

The more you save the more you earn. So add money to your Faith High-yield savings account and earn more.

If you have a savings account with Faith Credit Union, dividends will be added to your shares for the 4th quarter of 2011, please retain your statement for your taxes.

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**Message from the Board  
Chair**

*Serving the county but focused on you since 1952*



Dear Members,

For almost 60 years Faith Community United Credit Union (Faith), has proudly served the folks of greater Cleveland, meeting the needs of the underserved and providing high-quality, value priced products and services. Faith has built a loyal brand that stands for value, quality, hope, service and community. As we go forward into the future Faith will stand on its six decades of tradition while building an even brighter future.

The economy has brought about sweeping changes which have increased regulation and compliance, tightened lending policies, lowered household incomes, depleted savings and decreased home values. With these changes in regulation, all credit unions, including Faith will evolve to meet the new changes in compliance, regulation and to remain safe, sound and regulatory compliant.

Going in to the future, Faith is very fortunate to have a new CEO whom embraces Faith's mission, is well qualified, a native son of Cleveland and a respected financial services and credit union leader of over 25 years. After an exhaustive national search and much prayer, we selected Vaughn Johnson. Vaughn accepted the call to lead Faith into the future while embracing the tradition. In addition to being a CEO of a credit union prior to joining Faith, some of Vaughn's greatest strengths are in the area of operations, financial management, marketing, technology, business and community development, asset liability management and process improvement. This is exactly what Faith needs to meet the economic challenges of today and the needs of the members in the future.



Faith's capital remains strong at more than double of what is required for credit unions. Through November 2011, Faith has seen historic loan growth. This demonstrates our commitment to continue to provide quality loan products to meet your needs.

In the coming years, you will see Faith broadening its footprint to serve our members throughout Cuyahoga County; a new suite of products and services to serve you better, a full complement of mortgage products, CDs, business services, youth services, technology enhancements and a social media presence to help deliver an exceptional member experience.

On behalf of our Board of Directors we thank you, our member-owners, for choosing Faith as your financial partner. We pledge to continue our focus of serving your needs as you build your financial future.

Sincerely,

Henry R. Stoudermire, Jr

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## 2012 OFFICIAL ELECTION PROCESS

The Nominating Committee is accepting resumes through January 21, 2012 for three board seats. Although there are three incumbents, any member may submit an application to serve on the board. The Nominating Committee will review candidate information for minimum criteria. If you are a professional and committed to serve, please complete the information below and send along with your resume and letter of interest to Mr. Bemba Jones. Information on board criteria and expectations will be provided at your written request.

**Faith Credit Union Annual Business Meeting is scheduled for:  
Saturday, February 4, 2012 at 2PM at Faith's Main Office**

### BOARD OF DIRECTORS

Three Director seats are open for three-year terms expiring in 2015:

If you or someone you know is interested in serving on the board of directors, please forward your information to:

**Mr. Bemba Jones, Chair Nominating Committee  
3414 Martin Luther King Blvd  
Cleveland, Ohio 44104**

Name: \_\_\_\_\_

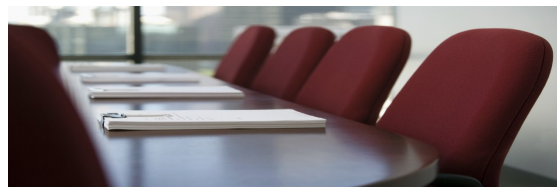
Account Number: \_\_\_\_\_

Member in good standing since: \_\_\_\_\_

Professional Career: \_\_\_\_\_

Years of Board Experience: \_\_\_\_\_

Why I want to serve: \_\_\_\_\_



**The only thing missing is yo\_**

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**2012 Nominating  
Committee**