



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

LaRese Purnell,
Chairman

Tyrone McGuinea,
1st Vice Chair

Veronica McGhee,
2nd Vice Chair

Deborah Hayden,
Secretary

Monica DeRamus

Everette Mitchell Jr.

Dorothy Rimmer

Cynthia Sullivan

Meredith Turner



Money Matters

“Serving the county but focused on you”
Since 1952

www.FAITHCU.com



Volume Winter, Issue 96 **Winter 2015**

Happy New Year Loan Specials

Motorcycle Loan Special - January 1st until March 31st, NO application fee. Rates as low as 4% new or used bikes.

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. January 1st until March 31st, NO application fee on refinanced 2015-2011 model auto loans. Rates as low as 3.99%.

Visa Cards – January 1st until March 1st, NO application fee. Rates as low as 9.9%.

Score Starter and Builder – 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 www.FAITHCU.com. Or stop by and see us! Remember have “Faith” in your finances.



Calling All Members

FCUCU 64th Annual Shareholders’ Business Meeting will be held on Saturday, February 6, 2015, 1:30 p.m. at Murtis Taylor Human Services at 13411 Union Avenue. The Board of Directors, Deborah E. Perkins, President and CEO, and the Management Team will provide shareholders with a 2015 business report and financial review. We will also preview the Credit Union’s plans for 2016. Join us and as we celebrate FCUCU’s continued success.

Election of Board Members

The Annual Meeting is also the time for the election of directors. The Credit Union Board is comprised of 9 directors (who must be credit union members). They voluntarily serve 3-year terms of office. Yearly, three seats are open for election. The Board of Directors is charged with the fiduciary oversight of the credit union and takes its responsibility very seriously.

The Nominating Committee, appointed by the Board in accordance with the FCUCU Code of Regulations, is entrusted with evaluating and recommending members to serve on the Board of Directors. James Poole, past Board member, currently chairs this committee.

Six candidates were recommended by the nominating committee. Deborah Hayden seeks re-election. Gill Cody, Alicia Graves, Lawrence Mays, Tyrone McGuinea, and Meredith Turner seek election to the board. **Please vote for UP TO 3 candidates ONLY.**

Please vote, sign, and return the enclosed ballot by mail or to the drop box located in the FCUCU office by **February 5, 2016**. Remember your vote counts!

****NOTE DIVIDENDS ON THIS MONTH’S STATEMENT****

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

FAITH SERVICES

Checking Accounts

Savings Accounts

Certificates of Deposits

Business Accounts

Financial Counseling

Home Banking

Mortgage Loans

CLOSED HOLIDAYS

MONDAY, JAN. 18th
DR. KING'S DAY

MONDAY, FEB. 15TH
PRESIDENT'S DAY

OPEN WEDNESDAY'S
BY APPOINTMENT
ONLY



Serving the county but focused on you since 1952

Certificates of Deposit

Tax season is here and deposit rates are up! Faith has tools to help you manage your money and save toward your financial goals. Open a Certificate of Deposit with as little as \$500. Terms range from 6 months to 5 years. Our market leading rates range from .50% to 1.85%. Set your savings goals. Prepare for college, purchase a car, or take that special vacation. Deposit a portion of your tax refund into a certificate today and watch it grow! Visit our website, www.faithcu.com, or call us at 216-271-7111 Option #3 for more information.

Also remember to sign up for our Checking Account (which provides free Online Bill Payment), Home Banking, Mobile Banking and E-Statements. Sign up today and begin to save!

Financial Counseling

Faith Community United Credit Union now offers **One-on-One Financial Counseling Services**. 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. Our staff visited Neighborhood Trust Financial Partners in NYC to train and learn about the database and program that will monitor and report on the impact of our work. We know the importance of financial planning. Many have dreams and goals of home ownership, higher education, retirement and freedom from excessive debt. Our counseling can help you set and achieve realistic goals. It is free for one year to members and non-members so tell a friend. For more information call 216-271-7111 ext. 112.

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

Over the last year we have informed our members of upcoming fees for printing statements. 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 www.faithcu.com. 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".

Visa e-statements available at www.ezcardinfo.com

NOTE OUR ROUTING NUMBER FOR TAX RETURNS 241076000*

