



3550 E. 93rd Street
Cleveland, Ohio 44105
216-271-7111

Hours

Mon - Tues - Thurs.
9:30am - 2:30pm
Wed - Closed
Friday
9:30am - 4:00pm
Saturday
9:30 - 12:30pm

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Money Matters

"Serving the county but focused on you"

Since 1952

www.FAITHCU.com



Loan Specials

Birthday Loan Special – We still want to celebrate you! During the month of your birthday any member with an account open at least 1 year, a minimum of 3 direct deposits and in good standing may borrow \$500 - \$1000. There is no application fee, or credit check required. Happy Birthday and enjoy your day!

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.



Whether you are riding the waves, or hitting the road in your own RV or trailer, providing your own clean and safe accommodations, we have a loan special just for you!

Now is the time to apply for your recreational vehicles and enjoy Spring. Please call Faith Community United Credit Union at 216-271-7111 for loan rates and more information.



Faith Community United Credit Union Has Rebranded!

We are excited to announce our fresh new logo and website! www.faithcu.com
We are on the move! Look for us on social media!  
Call 216-271-7111 ext.112 for more information.



Moving?

Please make sure you update your contact information with Faith Credit Union...



Need A New Car? Need refinancing?



An automobile is a major investment. Just think about it—in the last ten years, have you bought anything that costs more than a car? A house or your kid's education, maybe. Yet, unlike a house, a car is not going to appreciate in value; and unlike an education, a SUV is not going to increase your offspring's earning potential.

A car is not an investment after all, because you are not going to receive a return on it. It is an expense, and the best you can do is to get the maximum use and pleasure from the money you spend. Getting the most out of your car is a matter of careful maintenance. Getting the most out of your money is a matter of getting a good price on the car and a good deal on the related financing.

Negotiating a good price on your car can be stressful, but arranging for a good deal on your loan might not have to be. When they think of car loans, most people think of banks and dealer financing—but your credit union may offer the best, most flexible terms and the fastest loan process that's available to you:

- Before you go shopping, come to your credit union to get pre-approved for a loan. Pre-approval will mean you have one less thing to worry about when you find your dream vehicle.
- Your credit union maintains a network of car dealerships. Shopping within that network may give you a discounted price or a simplified purchase process. Get a list of participating dealers from our office.
- Your credit union offers auto loan rates that are probably lower than those that are offered by most banks and car dealerships in your area.
- Refinancing an existing auto loan could lower your rate and monthly payment, putting more money in your pocket—a good thing at any time, but especially in a troubled economy.

NOTE DIVIDENDS ON THIS MONTH'S STATEMENTS



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

24-Hour Account Access
855-246-3019

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

Friday, April, 2nd
 Good Friday
 closing at 2:30pm

Monday, May 31st
 Memorial Day

Monday, July 5th
 Independence Day



★ **Info Line Number** ★

For 24 hour account information dial our info line at **1.855.246.3019**. Enter your account number, PIN and follow the prompts. It is secure and features more information and options.



Now is the Time for a Home Improvement Loan

If you have been putting off that kitchen update or bath addition, wait no longer. With the increase in home prices and rarely better loan rates, make this the year you add value to your home. Whether it is converting the basement into a "man cave", updating a bathroom or finally getting the kitchen of your dreams, a Home Improvement Loan from Faith Community United Credit Union can make it happen. Our great rates and the flexible terms may make getting your home improve-ment loan easier than choosing your counter tops or paint colors! No matter what the size of the job, from updating a bathroom to renovating and expanding the entire house, do your homework before you hire a contractor!

Then, ask for a list of references and contact the ones at the bottom of the list as well as the top. Ask the references if they would hire the contractor again and what they would change if they could do it over again. Ask for estimates in writing. Then call or stop by the credit union to apply for your loan. You have waited long enough to enjoy all the comforts of home.

FEMA to Help Pay Funeral Costs for COVID-19 Related Deaths

In early April, FEMA will begin providing financial assistance for funeral expenses incurred after Jan. 20, 2020 for deaths related to coronavirus (COVID-19) to help ease some of the financial stress and burden caused by the pandemic. The policy was finalized today, and FEMA is now moving rapidly to implement this funeral assistance program nationwide.

"At FEMA, our mission is to help people before, during and after disasters," said Acting FEMA Administrator Bob Fenton. "The COVID-19 pandemic has caused immense grief for so many people. Although we cannot change what has happened, we affirm our commitment to help with funeral and burial expenses that many families did not anticipate."

To be eligible for COVID-19 funeral assistance, the policy states:

- The applicant must be a U.S. citizen, non-citizen national, or qualified alien who incurred funeral expenses after Jan. 20, 2020 for a death attributed to COVID-19.
- If multiple individuals contributed toward funeral expenses, they should apply under a single application as applicant and co-applicant. FEMA will also consider documentation from other individuals not listed as the applicant and co-applicant who may have incurred funeral expenses as part of the registration for the deceased individual.
- An applicant may apply for multiple deceased individuals.
- The COVID-19-related death must have occurred in the United States, including the U.S. territories and the District of Columbia.
- This assistance is limited to a maximum financial amount of \$9,000 per funeral and a maximum of \$35,500 per application.
- Funeral assistance is intended to assist with expenses for funeral services and interment or cremation.

In the coming weeks, a dedicated 800 number will be established to help individuals who apply. In the meantime, potential applicants are encouraged to start gathering the following documentation:

- An official death certificate that attributes the death to COVID-19 and shows that the death occurred in the United States. The death certificate must indicate the death "may have been caused by" or "was likely the result of" COVID-19 or COVID-19-like symptoms. Similar phrases that indicate a high likelihood of COVID-19 are considered sufficient attribution.
- Funeral expense documents (receipts, funeral home contract, etc.) that include the applicant's name, the deceased individual's name, the amount of funeral expenses and dates the funeral expenses were incurred.
- Proof of funds received from other sources specifically for use toward funeral costs. Funeral assistance may not duplicate benefits received from burial or funeral insurance, financial assistance received from voluntary agencies, federal/state/local/tribal/territorial government programs or agencies, or other sources.

For more information about this assistance, visit [COVID-19 Funeral Assistance | FEMA.gov](https://www.fema.gov).

IN REMEMBRANCE

In memory of John Richardson.
 Mr. Richardson was a member over 65 years, aboard member and volunteer. We will never forget him. He will be missed!



CERTIFICATE SAVINGS ARE TO YOUR ADVANTAGE!



Certificates of Deposits are worth more than the paper they are printed on! Looking for a safe way to stash some cash and earn a better yield on your savings? Look to your credit union! All you need to do is open a Certificate of Deposit and choose your term.

A Savings Certificate is a great way to put your savings away for a specified period of time. We have Certificates at the best competitive rates available at a variety of terms to suit your needs. Compare our rates with other financial institutions and see just how good a return you can get on a Certificate from us.

During these times of uncertainty, we appreciate your loyalty and hope you will continue to stay healthy and safe!