



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

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Money Matters

"Serving the county but focused on you"

Since 1952

www.FAITHCU.com



Loan Specials

Birthday Loan Special – During the month of your birthday in 2019, any member with an account open at least 1 year and in good standing may borrow \$500 - \$1000. There is no application fee, direct deposit of loan payments is required. Happy Birthday!



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.

Buying a Car?

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, an 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 the vehicle you want.
- The rates that your credit union offers on auto loans are probably lower than those that are offered by most banks and car dealerships in your area.
- Refinancing an existing loan on the car you currently drive 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.

Whether you buy a new or used car or refinance an existing car loan, come see us at the credit union!



When you qualify for a loan at Faith, you will also qualify for a VISA card with a \$300 minimum credit line.

Pay day loans and Birthday loans are excluded, other rules may apply.

Get Ready



Increased CD rates are on their way in April!

Check our website or stop by the credit union for more information.

*****NOTE DIVIDENDS ON THIS MONTH'S STATEMENTS*****

FAITH COMMUNITY UNITED



FCU Financial

Phone: 216-271-7111

Fax: 216-271-7488

www.faithcu.com

24-Hour Account Access

1-855-845-4042

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, 19th

closing at 2:30 Good Friday

Monday, May 27th

Memorial Day

Thursday, July 4th

Independence Day

OPEN WEDNESDAY'S
BY APPOINTMENT ONLY



★ 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.

Spring is Here!

Discounted Cedar Point tickets will be available in May at Faith Community United Credit Union

- Good Any Day tickets
- Junior/Senior Good Any Day tickets
- Cedar Point Shores tickets



Youth Checking and Savings Accounts

Open a checking account at the credit union for your youth and teach him or her how to balance a checkbook. While it may seem a little early, if you help them open that first savings or checking account, you'll be in a position to teach good checking habits; regularly balancing the account, keeping a balance in it, only writing out checks for money that's there, etc. This is also a good time to explain the difference between credit cards and debit cards.

Faith is dedicating this year to financial literacy for youth and their parents. Faith believes in our youth and wants to help them get started on the path to financial literacy. Look forward for more financial literacy programs in 2019.



COMAKER VS. COSIGNER



According to NCUA (National Credit Union Association), a co-maker is someone that signs on a loan and benefits from the loan, while a cosigner guarantees the loan but does not benefit from the proceeds. A comaker is required to also be a member of the credit union, while a cosigner is not. To be a member of the credit union, an individual must maintain a share (saving) account with a **minimal balance of \$50**

Stop by the credit union and check with us for your loan needs or further clarification.

Don't Leave Your Family Up a Tree in 2019!

Branch Out Your Credit Union Membership!

Don't let your family and friends be stumped for an easy way to manage their finances! Tell them about the advantages of being a credit union member!

Because you are a credit union member, your family members and friends may also be eligible to join! You'll never go out on a limb when you refer your family to the Credit Union. With all the same great benefits you enjoy, they'll thank you for sharing the chance to:

- \$ Save hundreds of dollars each year in bank fees
- \$ Save hours of time with several convenient ways to access your accounts
- \$ Save even more money in interest on low-rate loans
- \$ Earn higher yields on savings

Call or stop by the credit union today to find out which family members are eligible to join!



REFER a friend

Get a free \$10 gift card on us!

NEW MEMBER REFERRED BY:

3550 E 93RD ST
CLEVELAND
OH 44105
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