Money Matters
“Serving the county but focused on you”
Since 1952
www.FAITHCU.com

UNTIL FURTHER NOTICE: A MASK OR FACE COVERING IS REQUIRED FOR ALL INDIVIDUALS ENTERING THE CREDIT UNION.

COVID-19
Tips to Avoid Scams
Scammers may maliciously attempt to steal Economic Impact Payments during the COVID-19 pandemic. Please review and share the following tips based on information from the IRS:

- If you receive a phone call, text, or email asking for payment or confirmation of personal or financial information in connection with the Economic Impact Payment, it is probably a scam.
- Do not give out your account number, card number, PayPal, or other account information in response to a call, email, or text about the Economic Impact Payment.
- Do not click on links in texts or emails relating to Economic Impact Payments, as this could allow scammers to place tracing devices on your phone or computer and gain access to your personal information for later use.
- Do not engage with scammers or thieves; simply hang up or delete texts/emails. If your cell phone has the ability, mark the call as spam and block the number.
- If you receive a “stimulus check” for an odd amount, for instance $1,214.44, or a check that requires you to verify the check online or by calling a number, it is most likely a fraud.
- Since the start of the coronavirus pandemic, Ohio Jobs and Family Services officials say at least 1,500 cases of Unemployment Fraud have been identified.
- Criminals, possibly based overseas, are filing claims for benefits, using the names and personal information of people who have not lost their jobs.
- ODJFS says anyone who receives a letter with a PIN number who has not applied for unemployment benefits should immediately contact them.
- Fraud victims should also get a copy of their credit reports and closely monitor their bank accounts.

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

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

***NOTE: DIVIDEND & RATE CHANGES ON THIS MONTH’S STATEMENT***
**Rebranding is Coming!!!**

Great things are coming to FAITH! Look for our fresh new website and social media coming soon. We are on the move!

**Check us out on social media!**

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**Refinance Your Mortgage and Car Loans and Get a Low Rate**

Bring your loans to FCUCU.

- Car loan specials as low as **2.49%**.
- Refinance mortgage loans while rates are low.

**Loan rates “as low as” are subject to creditworthiness and loan term.**

*Rates are subject to change without notice. Other restrictions may apply.*

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**We are in Support of Our Community and the Fight Against Systemic Racism**

https://www.npr.org/2020/06/01/866794025/from-jobs-to-homeownership-protests-put-spotlight-on-economic-divide

As reported in the NPR article link above, African Americans are worse off than whites by almost every economic measure. That divide has only deepened during the national pandemic and civil unrest that has sent the country into its worst economic downturn in generations.

A survey by the Federal Reserve last year found that even in good times, African Americans are less able to pay their monthly bills than whites or Latinos. That is hardly surprising, since median income among African Americans is 41% lower than that of non-Hispanic whites.

FCUCU, one of the largest minority-owned financial institution in the state of Ohio, is committed to fighting against systemic racism, for racial equality, financial inclusion and independence for the communities it serves.

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**Holiday Closures**

- **Saturday, July 4th**: Independence Day
- **Monday, September 7th**: Labor Day
- **Monday, October 12th**: Columbus Day

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**Blacks Lives Matter mural on E. 93rd Street in Cleveland, blocks from FCUCU Branch**

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**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.