



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

Hours

Mon - Thurs.

9:30am - 2:30pm

Wednesday - Closed

Friday

9:30am - 6:00pm

Saturday

9:30am - 12:30pm

BOARD OF DIRECTORS

Tyrone McGuinea,
Chairman

Alicia Graves, 1st
Vice Chair

Everette Mitchell Jr.,
2nd Vice Chair

Cynthia Sullivan,
Secretary

Deborah Hayden

Dorothy Rimmer

Kenetha Sims

Richard Starr

Ronaye Steele



Money Matters

"Serving the county but focused on you"

Since 1952

www.FAITHCU.com



ANNUAL SHAREHOLDERS MEETING

We will host our 70th Annual Shareholders Meeting virtually on Saturday, February 5, 2022, from 1:30 pm – 3:30 pm.

Please save-the-date! This year we would like to share our accomplishments and celebrate our historical work here in Northeast Ohio. We have major announcements to share!

To access the Annual Meeting and to register, please click this link:

<https://www.faitcommcu.com/annual-meeting>

We understand that technology can be a bit challenging for some, but do not be afraid to reach out to someone you trust for assistance. The link is live now for pre-registration or you can login on Saturday, February 5, 2022, at 1:30 pm for the meeting. We highly encourage you to pre-register today! You can access via your smart device or desktop computer.

Special Announcements

2022 is the year that Faith Community United Credit Union will celebrate 70 years of "People Helping People". We are planning an in-person gala for the summer, and we will have more details to come.

ELECTION OF BOARD MEMBERS

The 2022 election ballot candidates are Tyrone McGuinea, Phyllis Cleveland, and Rana Brown. Members can vote for all three or select the candidate(s) of your choice.

Please vote, sign, and return the enclosed ballot to: Faith Community United Credit Union, 3550 E. 93rd Street, Cleveland, Ohio 44105

Ballots must be postmarked or placed in the box by Thursday, February 3, 2022.

The Nominating Committee is appointed by the Board of Directors in accordance with the FCUCU Code of Regulations. It is entrusted with the evaluation and recommendation of members to serve on the Board of Directors. Our previous Board Member, Mr. James Poole, is the chairman of this committee.

NOTE DIVIDENDS ON THIS MONTH'S STATEMENTS



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

24-Hour Account Access
1-855-246-3019

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

Monday, January 17th
Martin Luther King Jr. Day
Monday, February 21st
President's Day
Friday, April 15th
Good Friday - Closing 4pm



FINANCIAL SPOTLIGHT

FAITH is here to help!
If you have to miss work and your pay is being impacted due to COVID, we will offer the COVID 22 Loan.



COVID 22 Loan

Must meet the following criteria:

- Loan amounts up to \$3.5k @ 16.5%
 - 18-month repayment term to allow affordable payment
 - We will review credit to determine if hardship was already in place prior (ex: bankruptcy or trending late payments before time off work)
 - Must show proof of being off work due to the pandemic (letter from employer stating loss wages and/or hours)
 - Proof of income (2 most recent pay stubs as well as your last stub showing prior to the affected period)
 - First payment deferred for 30 days
- *No application fees

Apply here: <https://www.faithcommcu.com/products-and-services/loan-services>

Guaranteed Funeral Loan

We want you to know Faith is here for you during the most difficult times. We will offer our members funeral expense assistance if needed. The following rules will apply:

- Up to 5k with a minimum of \$500
 - No cash out
 - Member must have direct deposit
 - Must show proof of income (2 most recent pay stubs unless self-employed, 2 years of most recent tax returns)
 - Amount, APR, and Term will still be based on overall credit and income.
 - Will need invoice from funeral home
- *Checks will be made directly to funeral home for expenses

We Are On Social Media - Check Us Out!

Please follow us on:
Instagram @ [instagram.com/faithcreditunion](https://www.instagram.com/faithcreditunion) and
Like our page on Facebook @ <https://www.facebook.com/FAITHCOMMU>



Look What's Coming To Faith!
Shared Branching is coming to a neighborhood near you!

We will provide updated information as it comes.



Remember Faith Community United Credit Union Self-Directed IRA where you will have access to an IRA program that provides many of the benefits typically available only to large IRAs with balances of \$100,000 or more - including a broad range of investments and investment support services.

★ **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.