

3550 E. 93<sup>rd</sup> Street Cleveland, Ohio 44105 216-271-7111

#### Hours

Mon - Tues - Thurs. 9:30am - 2:30pm Wed - Closed Friday 9:30am - 6:00pm Saturday 9:30 - 12:30pm

## **BOARD OF DIRECTORS**

Tyrone McGuinea, Chairman

Everette Mitchell Jr. 1st Vice Chair

Alicia Graves 2<sup>nd</sup> Vice Chair

Cynthia Sullivan, Secretary

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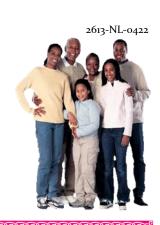
Ronaye Steele



# 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 <u>www.FaithCU.com</u>, or stop by and apply in person at Faith Community United Credit Union, 3550 E. 93rd Street. Remember to have "Faith" in your finances.

#### **RRP Loans Are Here!**

RRP Loans are here to help with HARDSHIPS, CREDIT REPAIR and or REBUILD CREDIT.

We do give out cash exceptions. We will make checks payable directly to creditors. Proof of income is required and subject to credit review. All rules and rates apply. **Don't delay! Stop in and get yours today!** 



Please remember to check your accounts for deposits, loan payments and fraudulent activity. We are not responsible for advising you when your payments are due. Make sure that you have the funds in your account to cover your payments.

#### Buying A New Car or Motorcycle? Need to refinance?

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, SUV's are 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, 15th

Good Friday closing at 2:30pm

Monday, May 30th Memorial Day

Monday, June 20th Juneteenth

Monday, July 4th 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.



# JOIN US FOR OUR 70TH ANNIVERSARY GALA!

We're so excited to invite you to our BIG EVENT! Please plan to be there. You don't want to miss it!

TICKETS WILL GO ON SALE AT THE CREDIT UNION SOON!

### SHARED BRANCHING IS HERE!!

What is shared branching?

Shared branching means that if a credit union is a member of a shared branch network, that credit union's members can go to branches of other credit unions in the network and make transactions like they would at their own.



Generally, at a shared branch, members can get all the services and help they get at their own credit union branches. At a shared branch of a credit union, you can: Make account inquiries and deposits, balance inquiries get a statement printout,transfer money, make loan payments.withdraw funds purchase cashier's checks, and money orders. Members must present their account number and home credit union name to the teller for each transaction. ID IS REQUIRED!

ATM's may be used at participating credit unions. Fees may apply. Shared branching transactions may have associated fees. Stay tuned for further information.



#### Moving?

Be sure to contact your credit union to update your account information and also your ID.

#### Forever In Our Hearts

It is with deep regret and sorrow that we mourn the passing of Gloria McClendon, President/CEO of Greater Cleveland Community Credit Union (GCCCU). Gloria was previously the Senior Vice President of Lending at Faith Community United Credit Union (FCUCU) for 25 years. She was a huge supporter of community development and faith-based credit unions. Gloria leaves an irreplaceable legacy of love and laughter with her family and friends. Her light will be deeply missed by her extended credit union family. Our thoughts and prayers are with the McClendon family.



IN LOVING MEMORY OF GLORIA MCCLENDON