



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

Hours

Monday & Tuesday

9:30am - 2:30pm

Wednesday

Closed

Thursday

9:30am - 2:30pm

Friday

9:30am - 4:00pm

Saturday

9:30 - 12:30pm

BOARD OF DIRECTORS

Jacqueline Moore
CEO/President

Tyrone McGuinea,
Chairman

Everette Mitchell Jr.,
1st Vice Chair

Deborah Hayden,
2nd Vice Chair

Cynthia Sullivan,
Secretary

Alicia Graves

Veronica McGhee

Kenetha Sims

Dorothy Rimmer

Richard Starr



Money Matters

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Since 1952

www.FAITHCU.com



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



CALLING ALL MEMBERS

The FCUCU 69th Annual Shareholders' Business Meeting will be held **Saturday, February 6th 2021, from 1:30 – 3:30 p.m.**

Join us on Zoom!

<https://zoom.us/j/92811981360?pwd=Ym5iOTthEL3N1VnINbGpQMU1kNzBQZz09>
Meeting ID: 928 1198 1360 Passcode: Q6dkh5

The Board of Directors, President and CEO Jacqueline Moore, and the management team will provide shareholders with a 2020 business report and financial review.

We will also preview the Credit Union's plans for 2021.

Join us as we celebrate FCUCU's continued success!



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Our home loans deliver extremely competitive rates and excellent customer service.

ELECTION OF BOARD MEMBERS

The Annual Meeting is also the time for the election of directors. The credit union's board is comprised of nine (9) directors, who are required to be credit union members. They voluntarily serve three-year terms of office. Annually, three (3) seats are open for election. The Board of Directors is charged with the fiduciary oversight of the credit union and takes its responsibility very seriously.

The Nominating Committee, appointed by the Board in accordance with the FCUCU Code of Regulations, is entrusted with evaluating and recommending members to serve on the Board of Directors. James Poole, past Board member, currently chairs this committee.

The 2021 election ballot has a slate of three (3) candidates for election to the Board. The candidates are **Cynthia Sullivan**, **Everette Mitchell Jr.**, and **Ronaye Steele**. Members can vote for the entire slate of 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. Members can also deposit ballots in the drop box located inside FCUCU's lobby.

Ballots must be postmarked or placed in the drop box by Friday, February 5th

*****NOTE: NEW DIVIDEND & RATE CHANGES ON THIS MONTH'S STATEMENT*****



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

HOLIDAY CLOSURES

Friday, January 1

New Year's Day

Monday, January 18

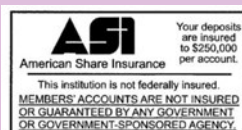
Martin Luther King Jr. Day

Monday, February 15

Columbus Day

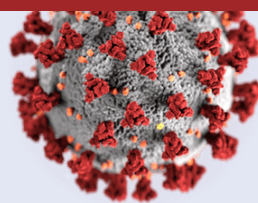
Monday, May 31

Memorial Day



COVID-19 Scams & Fraud

Coronavirus scams seem to be popping up almost as fast as the virus itself. As of November 2020, the Federal Trade Commission (FTC) has had nearly a quarter of a million consumer complaints related to COVID-19 and stimulus payments, two-thirds of them involving fraud or identity theft.



Con artists are using phishing emails and texts, bogus social media posts, robocalls, impostor schemes and more; closely following the headlines, adapting their messages and tactics to the latest medical and economic issues. Fraudsters are posing as charity fundraisers to solicit donations, supposedly help individuals, organizations and areas affected by the virus.

Here are some additional types of coronavirus scams to look out for:

Products and cures

As of mid-November 2020, no vaccines or drugs have been approved specifically to treat or prevent COVID-19. Unfortunately, it is not stopping scammers from inundating consumers with phony remedies. According to the FBI, con artists market fake COVID-19 antibody tests in hopes of collecting personal information they can use in identity theft or health insurance scams.

Other fraudsters claim to sell or offer needed supplies such as masks, test kits and household cleaners, often in robocalls, texts or social media ads. The Federal Communications Commission (FCC) set up a dedicated website <https://www.fcc.gov/covid-scams> with information on COVID-19 phone scams.

Financial fraud

Federal agencies warn of a wave of schemes to steal government payments as so many Americans received stimulus checks under the federal CARES Act and there are millions of people newly unemployed. A Credit Karma survey in May found that more than 1 in 5 jobless Americans had been contacted by scammers about stimulus payments or unemployment benefits.

Beware of calls or emails, purportedly from government agencies, that use the term "stimulus", as the official term is "economic-

impact payment". Beware if asked to sign over a check or provide personal information such as Social Security number. Another common stimulus con comes as social media messages promising "COVID-19 relief grants."

Con artists impersonate banks and lenders, offering consumers bogus help with bills, credit card debt or student loan forgiveness. Fraudsters have targeted small businesses with phony promises to help them secure federal disaster loans or improve Google search results.

The U.S. Securities and Exchange Commission (SEC) has warned investors about stock scams promising investments in companies that supposedly can prevent, detect or cure COVID-19. Fraudsters urge their prey to buy stocks immediately, falsely implying prices will escalate.

Phishing

The Treasury Department's Financial Crimes Enforcement Network (FinCEN) has warned that during the pandemic phishing campaigns have surged. Thousands of new website domains have been registered using terms related to COVID-19, such as "quarantine," "vaccine" and "CDC". The Justice Department has shut down hundreds of these suspect sites, which promise vaccines and other aid, often in the guise of government agencies or humanitarian organizations. Contacting one of those malicious domains can initiate phishing emails.

The FTC and the Justice Department alerted consumers of phishing texts and phone calls, supposedly from contact tracers, warning of exposure to someone with COVID-19. Legitimate messages from contact tracers working for public health agencies will not include a link, or ask you for money or personal data. Downloading files or clicking on links in texts or emails from seemingly legitimate sites may download malware or probe your device for information to steal your identity.

Be careful when browsing for coronavirus information. Trust legitimate sources, such as the U.S. Centers for Disease Control and Prevention (CDC) for information about coronavirus vaccines. Be sure you go to the genuine CDC website <https://www.cdc.gov/>, as scammers are impersonating them, too.

Beware of robocalls, texts and emails providing COVID-19 cures or stimulus payments.

What a challenging year 2020 has been for us all. Our hearts and prayers go out to all the families affected by COVID19. We are grateful and pray for all those who have recovered. We are stronger than we think! We look forward to a new look in 2021. We could not make this happen without you. The Board, CEO and staff of Faith would like to express our sincere appreciation for your continued support.

We wish you and your family a safe and Happy Holiday Season! We look forward to a healthy and prosperous 2021.

Thank you for choosing Faith!

Happy New Year
2021

★ Info Line Number ★

For 24 hour account information dial our info line at **1.855.246.3019** or **1.216.271.7111** option 4.