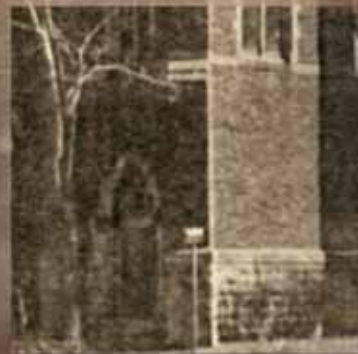




ST. MARY'S CATHEDRAL  
618 STATE STREET, SAGINAW



MAIN OFFICE  
6180 STATE STREET, SAGINAW

*Our History*

Then  
and Now  
1956-2006

*This brief history of Catholic Federal Credit Union is dedicated to...*

The late Msgr. Harold J. Bolton who founded this credit union in 1956 and the late Msgr. Eugene A. Forbes who fostered the growth of Catholic Federal.

■

Chairmen, President, CEO, and past managers who continued the credit union's growth and success.

■

Past and present members of our Board of Directors whose combined talents set our policies for achievement and standards of excellence.

■

Associates through the years who served our members.

■

Many volunteers who combine their varied talents to serve on committees in diverse areas.

■

Loyal members who own the credit union and utilize our services.

*We are grateful to ...*

TAT Committee who gave this history its start.

■

Credit union members who provided memories, pictures and facts.

■

Credit union associates who resurrected old records from 1956.

■

The Catholic Weekly for use of related news articles and photographs.

■

Mr. Bob Guldenzoph of the Saginaw News, who researched many accounts of Catholic Federal Credit Union's happenings and growth.

■

Mr. Bob Martino, who suggested that this history be written.

As we share the excitement and pride of this credit union's success and growth, we apologize if we have inadvertently overlooked anyone who played a role throughout the years.

# Welcome

Dear Friends and Family,

It is with great enthusiasm that I celebrate, for you and with you, Catholic Federal Credit Union's 50 years of serving our Catholic community for all their financial needs!

During the forty years that I have been associated with the credit union, I have witnessed astounding growth. Catholic Federal's success is a testament and tribute to the past and present Board of Directors, Management, Staff and Volunteers. Through the years we have reached and surpassed many milestones together:

- Growth in assets from \$500,000 to \$200 million
- Membership growth from 500 to almost 22,000 members
- Staff growth from 2 to 75 people
- Branch growth from 1 office to 5 offices

One of the trademarks of a credit union is that leadership comes from within and is elected by the membership. These talented and dedicated people provide the vision and oversee the management of Catholic Federal Credit Union for the benefit of all members. The sophistication of technology requires expertise that our present Chairman and Directors possess to carry on the direction of Catholic Federal.



As Catholic Federal Credit Union enters its second fifty years, it does so with confidence and unusual vigor with a clear and optimistic vision for continued growth. Better service and increased capacity to enrich the lives of all members will continue to be met. I stand in awe and applaud each and every one of you for your continued support, unfailing trust, and dedication to the spirit and philosophy of Catholic Federal Credit Union.

Graciously yours,

A handwritten signature in black ink, which appears to read "Robert R. Adams". The signature is fluid and cursive, with a long horizontal line extending to the right.

Robert R. Adams, CEO  
Catholic Federal Credit Union



# A Humble Beginning

In 1944, Msgr. Bolton was appointed pastor of St. Joseph's Catholic Church. Seeing a need and a possible avenue of service for members of the parish, he formed a credit union known as St. Joseph's Credit Union, located in the Mission Sisters' Home at 930 N. Sixth in Saginaw, Michigan.

Eleven years later, Msgr. Bolton was reassigned to St. Mary's Cathedral. In 1956, he formed St. Mary's Cathedral Federal Credit Union. Business was conducted in the rectory of the church, located at 615 Hoyt Street in Saginaw, Michigan.

Catherine Schrems, who at this time was working for St. Mary's parish office, was asked to help at the credit union. She eventually was hired as a full time staff member and



Monsignor  
BOLTON

played an important role in the growth of the credit union.

Form FCU 100 Rev. 55

FINANCIAL AND STATISTICAL REPORT

1956 Charter No. 10818

For Period Ended April 30, 1956

ST. MARY'S CATHEDRAL  
FEDERAL CREDIT UNION

CREDIT UNION

Address: \_\_\_\_\_

STATEMENT OF INCOME AND EXPENSE

END OF THIS MONTH UNPAID BALANCES

ASSETS

101 Loans

102 DELINQUENT

(a) 3 months to 6 months

(b) 6 months to 12 months

(c) 12 months and over

(d) Current and less than 3 months delinquent

(e) Total Loans

103 Cash

104 Petty Cash

105 Change Fund

106 U. S. Government Obligations

107 Savings & Loan Shares

108 Loans to Other Credit Unions

109 Furniture, Fixtures and Equipment

110 Motorized Organization Cost

111 Prepaid Insurance

112 Other Assets

113 Total Assets

LIABILITIES

201 Accounts Payable

202 Notes Payable

203 Withholding Taxes Payable

204 Social Security Taxes Payable

205 Shares

206 Regular Reserve

207 Special Reserve for Delinquent Loans

208 Undivided Earnings

209 Gain or Loss

210 Total Liabilities

INCOME

401 Interest on Loans

402 Income from Investments

403 Gain on Sale of Bonds

404 Other Income

405 Total Income

EXPENSES

201.1 Treasurer's Salary

201.2 Other Salaries

201.3 Borrowers' Insurance

201.4 Life Savings Insurance

201.5 League Dues

201.6 Society Bond Premium

201.7 Examination Fees

201.8 Supervision Fee

201.9 Interest on Borrowed Money

201.10 Stationery and Supplies

201.11 Cost of Space Occupied

201.12 Educational Expense

201.13 Organization of Term, Fin. and Equip.

201.14 Social Security Taxes

201.15 Other Insurance

201.16 Recording Fees-Chattel Lien Ins.

201.17 Communications

201.18 Losses on Sale of Bonds

201.19 Cash Over and Short

201.20 Other Losses

201.21 Bank Service Charge

201.22 Miscellaneous General Expense

201.23 Total Expenses

Net Earnings

Net Loss

STATISTICAL INFORMATION

Item 1 No. of accounts at end of period

Item 2 No. of potential members

Item 3 Loans made year to date

Item 4 Loans made since organization

Item 5 Loans charged off since organization

Item 6 Reserves on loans charged off since organization

Certified correct by: *John Dawson*

Amount: *None*

It is interesting to note that the first Financial and Statistical Report, ending April 30, 1956, showed a loss of \$10.00, with 34 total accounts and two loans issued, totaling \$1,150.

# The Early Years



Monsignor  
FORBES

Upon the death of Msgr. Bolton on August 17, 1962, Msgr. Eugene Forbes was appointed pastor of St. Mary's Cathedral. Msgr. Forbes was a believer in the principle of the credit union: "People helping people." Business was being conducted in the rectory conference room, but in 1963, Msgr. Forbes felt it would be more practical to open a separate credit union office at 600 Thompson Street, directly behind the church.

In 1964, a house was purchased at 730 Hoyt for office purposes. Two years later, ground was broken for the construction of a new \$38,000 office at 723 Hoyt. In 1967, this new office was completed. It provided 960 square feet of floor

space and allowed extra space at the parish for a playground and expanded parking area..

Mr. Joseph Garcia was hired as the first Treasurer/Manager of St. Mary's Cathedral Federal Credit Union in 1963. Mr. Garcia left the credit union in 1966 when he assumed a position at the Michigan Credit Union League as head of Resource and Development.



Joseph  
GARCIA

A search was then begun by the Board of Directors for a new manager. Robert R. Adams was hired for the position in 1966. Mr. Adams, 28, had previous experience as a manager at two other financial institutions. Catherine Schrems and Beryl Thrall served as assistant manager and member representative respectively.



Catherine  
SCHREMS

Mergers/Expanded Field of Membership helped increase the reach of the credit

union. The first credit union to merge with Catholic Federal was Hemlock Credit Union, then Wickes Combustion Engineering, and eventually all parishes in Saginaw County.

*From the time my husband and I were involved with CFCU, it has always been there to lend a helping hand...and that goes back a long way.*

*~ Rose Garcia*



# Credit Union in the News

## Credit Union Established By Students

By John D. Tucker, News Business Editor  
Saginaw News, December 14, 1969

When you are in high school the allowance will stretch-but a car repair bill of \$30?

School activities sometimes mushroom and an extra \$5 is sorely needed.

These are two reasons for loans by the recently organized Cathedral Youth Credit Union at St. Mary's High School. It is the first such student credit union in Michigan.

It is structured identically with its parent organization the St. Mary's Credit Union which acts in an advisory capacity.

Robert R. Adams, St. Mary's Credit Union manager, organized the student credit union, which has Mrs. Bette Peterson, the math teacher at St. Mary's as a faculty advisor.

Adams argues this is no longer a "cash on the barrel head economy." He says it is "credit-based" and the harsh school of experience offers pitfalls as well as tremendous benefits.

He says the credit union for the high school set is a truly honest effort to teach youth the mechanics of purchasing on credit and proper money management.

"In effect," he said, "we have let our personal experience go to waste and our youth, who reach maturity in a credit age, will have to re-learn our experiences the hard way."

The object of the program is to educate the young people, not only with respect to procedure and cost, but also in the important area of moral responsibility.

Tuesday, January 21, 1969



### St. Mary's Makes It

Assets of St. Mary's Cathedral Federal Credit Union passed the \$1 million mark and an award was made to Thomas G. Ecarius, the member who pushed them over. Seen here at the 13th Annual Meeting are (left to right): Robert R. Adams, credit union Manager, and Msgr. Eugene A. Forbes, a credit union Director, presenting the award. The Ecarius "million dollar deposit" resulted from proceeds from the sale of his car. He is going into service in February and will not be needing it.

Sunday, December 14, 1969



**Student Credit Union at Work** - Members of the newly formed Cathedral Credit Union at St. Mary's High School examine their financial statements. In the foreground, left to right, are Celia M. Schrems, treasurer, and Robert J. Berlin, president. At the head table, left to right, are Joseph D. Schneider, vice president; Elinor Tijerain, assistant treasurer, Kathy A. Bailie, education chairman. On the left side of the front table are Margo T. Phelan and Paul J. Slaggert of the credit committee. On the right side are Mary Ellen Shea, credit committee, and Michael Haremski, credit committee.

Because young people should learn to transact business on their own, there is no paternal liability when a student borrows on a signature basis, but parents must give their approval for a student to borrow, Adams explains.

Students can borrow up to \$10 on signature and up to \$30 on a secured loan-that is with parent as a co-signer or savings as a collateral.

A student is required to pay interest on the money at the rate of one cent per dollar per month. If a student borrows \$5 and agrees to repay in four monthly payments his interest is 13 cents. Students will also be paid 5 per cent on savings and there will be a 10 per cent refund on interest paid.

Thus far Cathedral Credit Union has assets of \$300, some 50 members and there is a reserve fund of \$12. All payments are made at the Credit Union office at the high school.

# *New Branches and a New Name*



Catholic Federal Credit Union officials prepare for the Dec. 8 opening of their new headquarters at Shattuck and Wieneke Roads by receiving a new American flag which has flown over the U.S. Capitol in Washington. Presenting the flag is Don Hare, representing 8th District Congressman, Bob Traxler, and welcoming the institution to its new location is Saginaw Township Supervisor Rudy Schmitt. Accepting are Emmett Waier, President of the credit union's Board of Directors and Robert Adams [right], General Manager.

Due to the growth of the credit union, additional space was needed. With approval from the National Credit Union Administration (NCUA) in Washington, D.C., Catholic Federal Credit Union opened a branch in 1975, sharing quarters with another credit union.

During this period Federal Share Insurance became mandatory. With the arrival of the share draft, it became possible for credit unions to function for their members as full service financial institutions. Computerized payroll savings was installed in March, 1977, allowing electronic deposits to members' accounts.

The office space changed with the closing of the 2128 Bay Road office. A temporary office was set up at 2719 State Street until the office at 2172 Hemmimeter Road opened in January, 1977. Remodeling of the Hoyt Street office was approved, and the adjacent property was purchased for additional parking. At this point, two Catholic Federal Credit Union Offices served 19 parishes in Saginaw County, with a membership of 4,000. By the end of 1977, Catholic Federal Credit Union had assets over \$7.5 million and offered an array of new services.

In June of 1974, St. Mary's Cathedral Federal Credit Union opened a branch office at 2128 Bay Road, between State and Davenport. By August of that year, dedicated members of the credit union felt it was necessary to change the name to "Catholic Federal Credit Union" in order to reflect the expanded field of membership.

*Congratulations to Catholic Federal Credit Union on 50 years of service and still going strong! As members from the early days on Hoyt Street, the tremendous help and growth of the community, and the farsightedness of Msgr. Bolton and those on the board, have made a difference for the entire area. CFCU gives courteous, honest and quality financial assistance to all members.*

*- Helen "Patsy" Novak*



# Branching Out

In January of 1978, Catholic Federal Credit Union earned a National Credit Union Administration Thrift Honor Award for its success in stimulating savings among small savers. By now, the credit union was serving 25 Catholic parishes.

In 1979, the Knights of Columbus Federal Credit Union merged with Catholic Federal Credit Union. Membership and assets rose. Under the terms of the merger the Williamson Road Office became a branch for service to credit union members.

It was also in 1979, that the first in-house computer system was introduced to Catholic Federal employees and members. This new system was met with some hesitation from staff and members, but proved to be the first of many technological advances that the credit union would utilize.

*Catholic Federal understands the importance of delivering electronic services to our members in a secure, trustworthy online environment. We're constantly upgrading our technological infrastructure to address the needs of our online members.*

*~ Mary Bain*

The 1980's saw outstanding growth in membership, assets, and programs. The main office was moved from Hemmeter and Louise Streets to Shattuck and Wieneke Roads. The Saginaw Township Board of Education building located at Shattuck and Wieneke Roads was purchased for \$240,000. Official opening of the new credit union headquarters took place on December 7, 1980. By 1981, the credit union served 26 Catholic



Shattuck and Wieneke

churches, employees of the Catholic Diocese of Saginaw and members of Knights of Columbus Councils 593 and 4232.

In 1981, Catholic Federal Credit Union received recognition from the Credit Union National Association, Inc. (CUNA). At the start of Catholic Federal's 25th Anniversary, James R. Williams, CUNA president, sent a congratulatory message to the

Board of Directors saying, "You should take great pride in your accomplishments in helping people help themselves and influencing their economic well-being."



In April of 1983, the collection department moved from the main office on Shattuck to Hoyt Street, allowing more room for a mortgage office. Plans to close the Hoyt Street Branch office on the East Side in 1984 were met with opposition by the members, who found it convenient doing business there. The board's decision to close the office was made in February, however, and closure took place on June 1, 1984. The East Side area continued to be served by a branch office at 2280 Williamson Road and the Teacher's Credit Union on Hayden Street across from the Board of Education building.



Williamson Road

The credit union soon expanded again to include other parish credit unions. Interest in credit unions was greater than it had ever been, with consumers discovering the many benefits of membership. Credit unions were becoming multi-service financial institutions. They could provide members the services found in other financial facilities, but with a refreshing emphasis on member service.

*I remember when I walked into St. Mary's Cathedral rectory and joined. As a charter member for 50 years, I am highly proud of all the staff that work for Catholic Federal, Then and Now. They are very efficient and treat me in an excellent and professional manner. Congratulations Catholic Federal Credit Union!*

*~ Jim Cannon*

Catholic Federal Credit Union of Saginaw acquired the Bay Catholic Federal Credit Union in a merger which took place in July, 1985. The Bay City office was located at 221 S. Linn Street.

In 1985, Catholic Federal Credit Union joined Michigan National Bank's network of 24-hour Automatic Teller Machines. Credit union money cards allow 13,000 members access to their credit union accounts at Automated Teller Machines across Michigan and the country.

In 1986, another branch office was added in Bay City at 1504 Cass Avenue. This branch replaced the branch at 221 S. Linn Street. Updates including new computer programs, ATMs, and a newly remodeled main office were ongoing. Wolohan Credit Union merged into Catholic Federal in 1986. In 1987, the credit union approved a new product called Home Equity Loans.



Cass Avenue

## Continued Growth

In June, 1988, the Hoyt Street Office was listed for sale and in July, 1988, the State Street property was purchased for a new main office. The grand opening of Catholic Federal was celebrated in June, 1990, giving members two office locations in Saginaw and one in Bay City.



Due to member and employee growth, more space was needed and a second story addition was completed in 1999.

The main branch office on State Street was upgraded on the lower level. This remodeling project created more office space and accessibility. Remodeling of the teller area was finished and the grand opening took place on July 24, 2001. In December 2005, another addition to the teller area was completed, providing a larger lobby for the members and two new offices for the staff. The ATM and vault were also relocated.

*Catholic Federal Credit Union is more than just a credit union, it is family and friends. I go inside to do my business because the tellers make it more personable. CFCU is a very nice family oriented place where I am treated really well.*

*~ Bob Guldenzoph*





**Euclid Avenue - 1997**

The first Bay City office on Euclid Ave was opened in May of 1997. The credit union shared building space with a Subway® Restaurant and provided members with another convenient location.

The year 2000 saw further growth and success for the credit union. The NCUA approved the addition of St. Andrews, SS. Peter and Paul, and St. Stephens into our field of membership.

*In the 1960's we hand stuffed envelopes for the credit union. Bob Adams hired us after talking to our father, Edward Kerns, who was an usher and a money counter for the Church. We were paid \$1.00 an hour and thought we were in heaven getting paid so much money.*

*~ Maureen (Kerns) Krueger  
and Mary (Kerns) Wilson*

Membership growth in Bay City necessitated a larger facility. Approval was received in 2001 to purchase property and construct a larger branch on Euclid Avenue. On

May 16, 2002, ground breaking took place for the new 3,800 square foot Bay City office. The facility was completed in February 2003.

**Catholic Credit Union to Build New Office**



BREAKING GROUND - Officials broke ground on May 16 for a new Catholic Federal Credit Union office at 915 S.

Euclid Ave. in Bay City. From left to right, are Board Vice-Chairman Kathleen Heyn, Msgr. Eugene A. Forbes, Directors Pat Kaltenbach and Floyd Shaddeau, Treasurer and Director Edwin Guldenzoph, CEO Bob Adams, Chairman of the Board Robert J. Looby, Directors Dar Shreve and Don Gallant, Senior Vice-President Deb Frisch and Director Pauline Fifer.

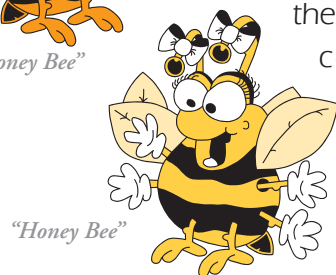


**Euclid Avenue - Present Day**



## Our Future Members

In the late 1980's, a new youth savings club was established called Moola Moola and the Money Minders. It was full of colorful characters and a magical monster from the make believe land of Lotta Loot. It was designed to teach kids about the world, money, and savings. They could save for special items with their very own accounts, and as their savings grew, they received many delightful gifts. The children learned good saving habits and had a lot of fun too. Children from birth through age 13 were eligible to open a Moola Moola savings account.



Today, Catholic Federal offers members from birth through age 12 to join our Bee Club, which offers incentives for savings. Throughout the year the Bee Club members receive special newsletters, coloring contest opportunities and can take part in a summer reading program sponsored by the credit union. Money Bee and Honey Bee are the Bee Club's mascots.

Catholic Federal opened a school branch at Nouvel Catholic Central High School in Saginaw in September, 2003. The branch is open at lunchtime every Friday during the school year. Nouvel has approximately 500 students and one third utilize the school branch.

*I like having the school branch because I can withdraw and deposit my money without needing to travel to the branch after school. It saves time and gas! Thank you Catholic Federal.*

*~ Jeffrey Zielinski, 2006 Student at Nouvel Catholic Central High School*



Catholic Federal offers promotions to the Nouvel students to familiarize them with credit union products and services. Membership applications are available at the school branch for students wishing to join Catholic Federal.

# Monsignor Forbes Scholarship



In August, 1982, the Monsignor Forbes Scholarship fund was established. The scholarship fund was named for Msgr. Eugene A. Forbes because of his continuing interest and help for children and young people. To help raise funds for this scholarship, 60/40 raffle tickets are sold in the branch offices. The winner of the drawings receives 60% of the funds collected and 40% is deposited in the scholarship account. A raffle drawing with 40% of the proceeds going directly to the scholarship fund continues at the Annual Meeting.

In 1985, the decision was made to sponsor an annual golf outing, with the proceeds to add available dollars to the scholarship fund. Many people, including credit union associates, executives, board members, spouses, families, committee volunteers, and businesses contributed their time and money for the success of this effort.

The Scholarship Committee consists of volunteer trustees. Until 2006, applicants of the scholarship were required to be a member of the credit union or a dependent of a member. In 2006, the trustees felt that all applicants should have a primary account at Catholic Federal. Awards are granted after careful consideration on the required criteria: financial need, educational and occupational goals, grade point average, and completeness of application. Scholarship recipients are encouraged to reapply after successful completion of each school year.



2003 Monsignor Forbes Scholarship recipients

Subsequently, the Board voted to annually assign 1% of net profits to the Msgr. Forbes Scholarship Fund and the golf outings were discontinued. Scholarship funds

continue to be distributed and each year continue to increase. As of January 1, 2006, the Monsignor Forbes Scholarship Fund has given over 804 scholarships totaling more than \$500,000.

*I want you to know how much I appreciate your confidence in me that you would award me with a Monsignor Forbes Scholarship to help me with my college finances. I would not have made it this far without your help and just want to let you know that you have made such a difference in my life, and it is truly appreciated.*

*~ Ryan Seide*

# *The Diocese of Saginaw*

The Diocese of Saginaw was founded in 1938 out of 16 counties in the Thumb and Forefinger of Michigan and had a Catholic population of 77,705, 81 parishes, 31 missions, 112 priests, 41 parishes with schools, two hospitals, a children's home, and a residence for working girls.

The first Bishop of the Diocese of Saginaw was Bishop William F. Murphy. He was given the task of organizing the new diocese. During the 12 years that he led the Diocese, Bishop Murphy purchased an Episcopal residence and a chancery office, and appointed officials needed in the administration of the diocese. A Catholic Charities

department was formed, a special seminary collection was created for the education of future priests, as well as a Clergy Benefit Society that provided for retired and disabled priests. The bishop established the Guadalupe Clinic and Mexican Apostolate for the large migrant and resident Spanish-speaking population, and for the aging, the St. Francis Home. Bishop Murphy passed away on February 7, 1950.



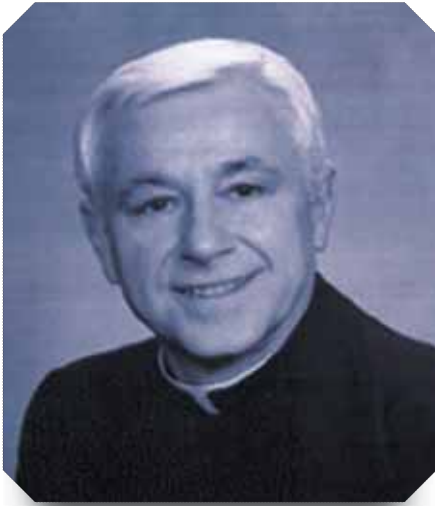
Pope Pius XII appointed Bishop Stephen Woznicki as head of the diocese on March 28, 1950. In 1956, Bishop Woznicki's advisors voted to establish a six-year boarding school for the high school and junior college years of seminarians. St. Paul's Seminary was founded in 1957 and the seminary opened in 1961. The seminary closed in 1970 and is now the diocesan headquarters and home to Nouvel Catholic Central High School. Bishop Woznicki retired in October, 1968, and died on December 10, 1968.



Bishop Francis Reh was appointed the third Bishop of the Diocese of Saginaw by Pope Paul VI in 1968. As bishop of the Diocese of Saginaw, Bishop Reh's accomplishments included: ordination of 40 priests; organizing the Diocesan Pastoral Council, Board of Education, and Office of Human Services; initiating the Catholic Services Appeal; creating the Liturgical Commission; starting the Diocesan Finance Board; renovating St. Mary's Cathedral; organizing the diocese into 12 vicariates; establishing

on-going educational ministerial in-service programs for priests; and developing the Latin American Affairs Office, Black Catholic Concerns and Guadalupe Center. Bishop Reh retired in 1980, and passed away on November 14, 1994.

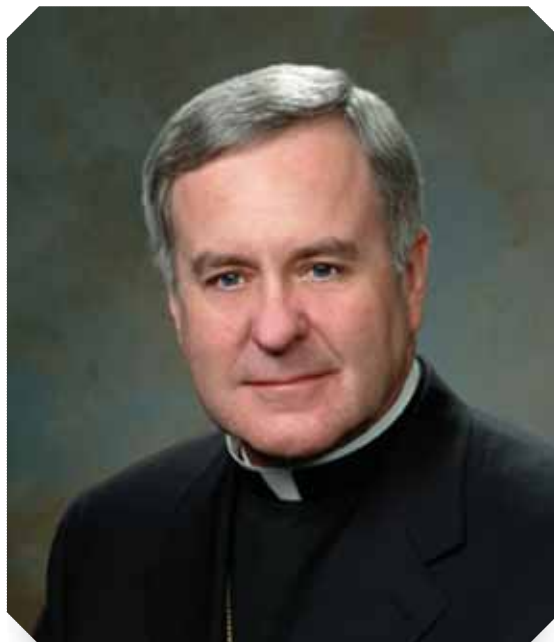




In 1980, Pope John Paul II appointed Bishop Kenneth Untener as the fourth Bishop of the Diocese of Saginaw. Upon arrival, he moved from the Bishop's mansion and began the practice of residing in the rectories of the diocese to better acquaint himself with life in the diocese. During the next twenty three years, Bishop Untener moved from parish to

parish; moving 69 times throughout the eleven-county diocese. In 1982, the bishop initiated a Come Home program at Christmas time to invite alienated Catholics back to the Church. He also worked to re-establish the traditional practices of Lent and to encourage church vocations. During the 1990's, he established a commission for women, a Diocesan Office for Stewardship and Development, a Catholic Schools Foundation, and a new Center for Ministry. Bishop Untener died on March 27, 2004.

Bishop Robert J. Carlson was installed at St. Mary's Cathedral in Saginaw on February 24, 2005. Bishop Carlson had previously served the Archdiocese of St. Paul and Minneapolis as a priest for 24 years and a bishop for 10 years. After he left Minnesota in 1994, Bishop Carlson led the Diocese of Sioux Falls, South Dakota for 11 years. And now, the Saginaw Diocese looks forward to having his leadership and guidance in our community.



# Past Board of Directors

## *The First Board of Directors included:*

Frank J. Roberts, President/Director      Leo J. Weisenberger, Vice President

Herbert W. Davidson, Treasurer      Louis J. Miller, Recorder/Clerk

Eutroup E. Bouchard, Director      Msgr. Harold J. Bolton, Director

Hugh J. McKernan, Director      William Ferguson, Director

### *Credit Committee*

Alfred Kennedy  
Chester Wesolek  
Alfred Collins

### *Supervisory Committee*

Robert Miller  
Frank Hudson  
William Petrie

### *Past Chairmen*

#### **Frank Roberts**

1956 - 1959

#### **Leo Weisenberger**

1959 - 1962

#### **Arthur Sawyer**

1963 - 1964

#### **E.E. Borchard**

1964 - 1965

#### **Judge Joseph R. McDonald**

1965 - 1972

#### **Gottlieb R. Bieri**

1972 - 1977

#### **Donald L. Gallant**

1977 - 1980

#### **Emmett Waier**

1980 - 1992

#### **Robert Looby**

1992 - present

# *Board of Directors*



Robert Looby  
CHAIRMAN OF THE BOARD

Marketing Committee • Asset & Liability Committee • Planning Committee  
Personnel Committee • Building & Grounds Committee



Kathleen McGraw-Heyn  
VICE CHAIR



Jerd A. Clayton  
TREASURER



C. Patrick Kaltenbach  
SECRETARY



Donald L. Gallant  
DIRECTOR



Floyd Shaddeau  
DIRECTOR



Darwin Shreve  
DIRECTOR



# *Management*



Robert Adams **PRESIDENT/CEO**



Deborah Frisch **SENIOR VICE PRESIDENT**



Alan Watson  
**CHIEF FINANCIAL OFFICER**



Bethany Dutcher  
**VP MARKETING**



Thomas Zirkle  
**VP LOANS/MEMBER SERVICES**



Marilyn Nevarez-Deisler  
**VP MEMBER REP. OPERATIONS**



Mary Bain  
**VP INFORMATION SYSTEMS**



Bridget Looby-Larson  
**VP BUSINESS DEVELOPMENT**

## *20 Year Club*

The following Catholic Federal Credit Union employees have dedicated 20 years or more as an employee of the credit union.



Robert R. Adams



Deborah Frisch



Mary E. Bain



Karen Holden



Wendy Gleason



Karen Knippel



Patricia Backus



Mary Myczkowiak



Pam Lovay



Marcia Flores



Toni Talik



Marilyn Nevarez-Deisler



# Volunteers of the Year

## **Catherine Looby** - Volunteer of the Year 2002

Cathy volunteered her time and expertise for the Building & Grounds office remodeling projects for the Cass Avenue, Williamson Road, State Street and Euclid Avenue branches. She volunteered to assume the position of Interior Designer when the Euclid Ave. branch was built and single handedly saved the credit union over \$50,000. She graciously met with contractors at 6:30 a.m. and was not reimbursed for any out-of-pocket expenses or time. She gave unselfishly of her time and talent, which is indicative of Cathy Looby. Prior to having children, Cathy opened a floral shop in Flint named Cathy and Carol's and



eventually sold her share to the co-owner. She has been involved and has participated in her children's academic and extra-curricular activities, serving as President of the St. Stephen's parent organization for three years and also as the President of Heritage High School's parent organization for one year. Cathy has also served on the auxiliary for Saginaw General Hospital for two years and one year for Covenant. Cathy and her husband Bob have six children: John, Michael, Colleen, Bobby, Billy and Mary-Margaret. They belong to St. Stephens Parish.

## **Donald Gallant** - Volunteer of the Year 2005

Don was elected to the Board as a Director in 1969. He served as Vice Chairman from 1972-1975; Chairman from 1977-1980; Secretary in 1981; and Treasurer from 1982-1986. Don has served on the Board for 36 years and is currently the longest serving volunteer at Catholic Federal Credit Union. During his tenure as Chairman, he brought his experience and expertise to help develop a Marketing Department and streamline the organization to make it more efficient. Don was also the first director to institute a competitive rate program, especially in the area of new cars. Don was also instrumental in securing the participation of Saginaw County parishes within the



credit union. He has participated in numerous credit union functions on local, state and national levels and has generously devoted his time, talent and skills to the credit union. Don has five daughters, Paula, Lisa, Cindy, Susan, and Cheryl and lives with his wife Janet in Saginaw Township.





### **Robert J. Looby** - Volunteer of the Year 2006

Bob was first elected to the Board of Directors in 1982. He served as Vice Chairman from 1984-1991 and is currently the longest serving Chairman of the Board, from 1991 to the present. Bob has been a member of Catholic Federal for 44 years. When he was elected to the Board, Bob was a principal in the CPA firm, Webster, Looby & Baumgarten, which has offices in Flint and Saginaw. Bob continues as a principal in that firm and has clients throughout the United States. Bob Looby has made it a point

to be educated in the credit union field on the national, state, and local levels. His expertise in financial management and management consulting have made him a key person on the Board of Directors. Bob's leadership skills have consistently helped the credit union in setting goals for the future. Bob served on Saint Stephen's Parish council for 7 years and chaired the Budget Finance committee. He also served on the steering committee for the new church and the activities center at St. Stephens. Bob is also active with the Diocese of Saginaw. Bob served on the Diocesan Investment Committee for five years and chaired it for two years. He currently is on the finance committee for the



Diocese of Saginaw. Bob has been on the Board of Directors for the Saginaw Country Club for eight years and was also a past president. He is a member of the Knights of

Columbus and the Serra Club. Bob and his wife Cathy have six children: John, Michael, Colleen, Bobby, Billy, and Mary-Margaret. They belong to St. Stephens Parish.

# 40 Years of Dedication

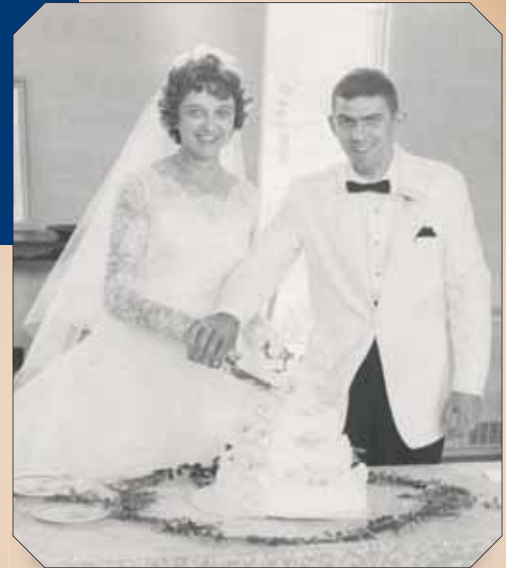


*Our father gave us the greatest gift anyone could ever give...he believed in us.*

*~ Patty Salinas and Pam Stark*

*I have worked with Bob for over thirty years. He has been a great boss because he encourages Staff and gives them all the tools to take the credit union forward while still maintaining the same high level of service we gave years ago. Bob has taken the credit union from a small, one office, paper and pencil operation to a multi-office, technologically efficient, large employer. I consider him a good friend as do many other employees and the countless members he has helped over the years. Even though he has the title "President-CEO" he makes sure that he as well as all the other employees continue to offer "personal" service. Congratulations on forty very productive years Bob!*

*~ Deb Frisch  
Senior Vice President*



*Bob would give the shirt off his back if it meant helping someone. In his professional and personal life, he always wants to lend a helping hand.*

*~ Mary Jo Adams  
Wife of 45 years*





*I have heard many members say that without Bob Adams they wouldn't have made it. Member service has always been Bob's #1 priority. I have seen him personally go outside and help a member because their car would not start. If he cannot help a member himself, he will find the person that can. Catholic Federal is dedicated to meeting the needs of our members – this could not have been accomplished without the 40 years of dedication that Robert Adams has given to the credit union.*



*~ Susan Ross  
Catholic Federal employee of 19 years*



*I have had the pleasure and honor of working with Bob Adams for close to 30 years. Bob has always been a prime example, mirroring our mission statement. He has always helped each member with a sincerity that maintains the dignity of and sensitivity to each of their needs. This type of quality member service starts at the top and has helped propel Catholic Federal to be the "Best of the Best" all these years.*

*~ Marilyn Nevarez-Deisler  
Catholic Federal  
employee of 30 years*



*Bob Adams - Catholic Federal Credit Union – the names are almost interchangeable. It's difficult to think of one without pausing to think of the other. As Catholic Federal celebrates its' 50th Anniversary, Bob will be celebrating 40 years of unselfish, exceptional, dedicated service. Bob, thank you so very much for your unwavering support of the credit union, its' members, staff, and volunteers. Thank-you for teaching me what a credit union should stand for – to help its members. Happy 40th and here's to a few more years. Your friend,*

*~ Robert J. Looby  
Chairman of the Board*





# Committee Volunteers



## Community Relations Committee

Janet Gallant, Joan Kruske, Dar Shreve (Chair), Marie Bieri, Kenneth Lerczak and William McQuillan

*Catholic Federal Credit Union has been a viable and caring financial institution in the Saginaw Valley for 50 years.*

*~ James F. McGovern, Jr.*



## Supervisory Committee

Jim McGovern (Chair), Curt Weaver, Kenneth Lerczak, and Thomas McCartney (Not Pictured: Carl Jaenicke)



## T.A.T. Committee

Bethany Dutcher and Kristy Fila (Advisors), Shirley Neville, Rosemary Borchers, Frank Snyder, Theresa May, Patrick McCartney, Joan Kish, Irene Hart and Curt Weaver (Not Pictured: Thomas Westhoff)

*Catholic Federal Credit Union is not just any credit union. They are family and all their employees are great!*

*~ Mary Ann Clayton*



## Monsignor Forbes Scholarship Committee

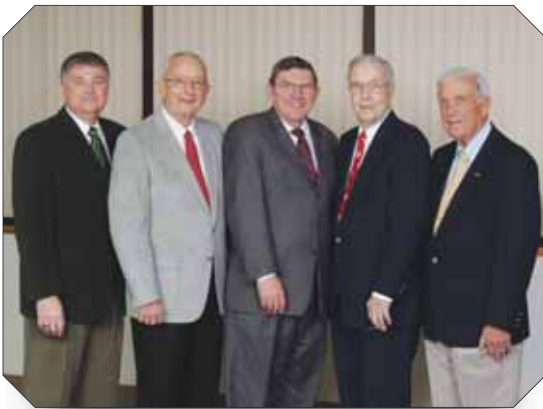
Genevieve Mendoza and Jerd Clayton

# Honoring Our Volunteers

Since the early days in the rectory at St. Mary's Parish, Catholic Federal Credit Union has relied on the heartfelt and dedicated support of their volunteers. Fifty years later, things haven't changed. On Sunday, October 9, 2005, Catholic Federal took the opportunity to salute all past and present credit union volunteers. Twenty-three volunteers and their families gathered together at the State Street office Board Room to participate in a dedication and ceremony honoring their efforts and to view the Wall of Fame. Don Gallant, past Chairman of the Board, was presented with a plaque by current Chairman, Robert J. Looby and President/CEO, Robert R.



Adams for recognition as the Volunteer of the Year for 2005 for the many years of loyal and continuous service to Catholic Federal. The Board Room has been renamed, the "Don Gallant Board Room" and a plaque placed on the door.



## Committee for Volunteers

(Left to right) Robert Looby, Don Gallant, Robert Adams, Hanford Topham and Honorable Joseph R. McDonald.  
(Not pictured: Honorable Joseph DeFrancesco).

After the dedication, a reception was held at the Saginaw Country Club. There were a total of 56 guests in attendance and they were honored by the attendance of Bishop Robert Carlson. Joining Bishop Carlson were Chancellor, Nancy Werner and Diocese of Saginaw's CFO, Brian Buckingham. Bishop Carlson spoke to the members about the importance of volunteering and the dedication they have shown.

The Bishop also thanked current Management and Board for supporting the Diocese of Saginaw with their many contributions.

Thanks to the generosity of their time and belief in the credit union, Catholic Federal can continue with its mission of servicing its members with dignity and sensitivity. These volunteers have made the difference.



(Left to right) Robert & Catherine Looby, Don & Janet Gallant, Hanford "Bud" & Virginia Topham and Honorable Joseph R. & Phyllis McDonald.

# Reaching Out to Our Members and Communities

The mission statement of the Community Relations Committee is to “provide assistance on a local level to those communities in which Catholic Federal operates, which shall further the purpose of the credit union’s philosophy in ‘People Helping People’.”

The Community Relations Committee consists of volunteers who research non-profit 501(c)(3) organizations located within our field of membership who apply for financial assistance. The Committee focuses on the organizations goals & objectives, areas served, and sources of income and expenses. The committee also requests a copy of the organization’s budget and promotional materials. They meet twice during the year to distribute the funds. The organizations that the committee assists reach hundreds of people within our field of membership, even assisting some of our very own members. Over the past 15 years, the Committee has donated over \$200,000 throughout Bay and Saginaw Counties.

The Board of Director’s designate a percentage of the annual budget for the Community Relations Committee. In 2005, the Committee Chairman, Darwin Shreve, requested additional funds to assist more organizations. The Board increased the budget to \$30,000.

Since 1991, Catholic Federal Credit Union’s Community Relations Committee has donated to these area organizations, just to name a few:

- Adopt a Mother Program
- Alcoholism Information Center
- ARC Services – Bay & Saginaw County
- Baby Pantry (Old Town Outreach Center)
- Bay Area Community Foundation
- Bay City Catholic Family Services
- Bay City Rescue Mission
- Bay County Emergency Food Pantry Network
- Bay County D.A.R.E Program
- Bay County Society for Crippled Children
- Bay County Women’s Center
- Bishop Kenneth Untener Scholarship Fund
- Bridge Center for Racial Harmony
- Catholic Family Services
- Child & Family Services (Saginaw)

- Child Abuse & Neglect Council
- Children’s Christmas Store
- City Rescue Mission
- Community Rx Support Program
- Community Village
- Created for Caring
- Diocesan Right to Life
- East Side Soup Kitchen
- Emmaus House
- Ezekiel Project of Saginaw
- Francis Reh Academy
- Good Neighbors Mission
- Habitat for Humanity – Bay & Saginaw County
- Harvest Home
- Hidden Harvest
- Holy Cross Children’s Services
- Hospitality House of Saginaw
- Mexican American Council
- Mission Dell Sisters
- New Dimensions Center
- New Hope Center

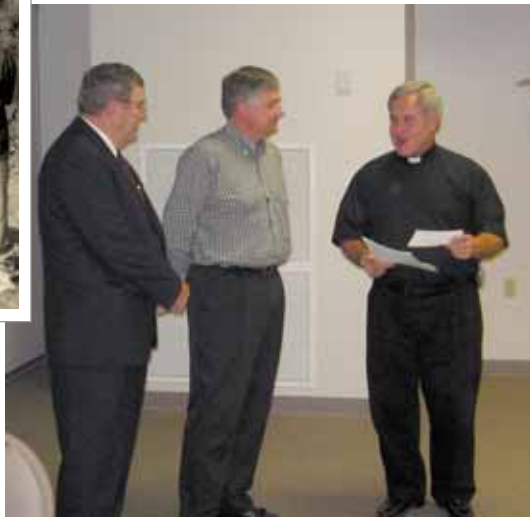
- Prevention & Youth Services
- Priest Ministry Fund
- READ Association of Saginaw
- Restoration Community Outreach
- Saginaw Community Hospital
- Saginaw County Youth Protection Council
- Saginaw Family Child Care Network
- Saginaw Survivors of Suicide
- Salvation Army
- Sisters of St. Clare
- Ss. Peter & Paul Food Pantry
- St. Andrew Church Food Pantry
- St. Francis Home
- The Mustard Seed Foundation
- Tuscola Homeless Coalition
- Underground Railroad
- United Brethren Food Pantry
- United Way
- West Side Soup Kitchen





Catholic Federal Credit Union sponsored and supported many worthwhile area programs. Among them were the Health Education Loan Program (HEAL), several area Little League and softball teams, Catholic Federal Ski Team and Bill Fortier's race car.

Catholic Federal's Board of Directors donated \$10,000 to the Tsunami Relief Fund in 2005 and \$5,000 to the Hurricane Katrina Relief Fund through the Diocese of Saginaw. In addition, the Board donated \$15,000 to the Center of Ministry to be used for the Seminarian's educational expenses and the purchase of crucifixes and statues.



*Saginaw Bishop Robert J. Carlson accepts a check for \$5,000 for Hurricane Katrina Relief from Bob Adams, left, President/CEO and Robert Looby, center, Chairman of the Board. The credit union also accepted over \$3,000 in donations from staff and members for the Red Cross.*

# Interesting Facts and Figures

- During the 35-year period from 1956 to 1991, Catholic Federal merged with and absorbed 11 other credit unions. This accounts for the large growth in membership and the financial strength of the credit union.
- In December 1968, a deposit by Thomas Ecarius, from the sale of his car, put the credit union's assets over the \$1 million mark.
- In 1982, business and investment loan rates were set at 18%, and new auto loans were set at 13.9% for 48 months. Today, loans are available for less than 6%.
- Our membership has grown from 34 in 1956 to 21,676 in 2006.

*Our family became members soon after we moved to Saginaw in 1965. Congratulations are due to Catholic Federal Credit Union on its 50th year of success, service up-to-date and growth. To staff, administration and Board members, best wishes for many more years.*

*~ Pauline Fifier*

## **Six husband and wife teams served as volunteers with Catholic Federal**

- Thomas Fifer - Supervisory  
Pauline Fifer - Board
- Michael Schrems - Board & Education Comm.  
Catherine Schrems - Credit Comm.
- Ned Floeter - Board  
Jean Floeter - Msgr. Forbes Scholarship Comm.
- Donald Gallant - Board  
Janet Gallant - Community Relations Comm.
- Gottlieb Bieri - Board  
Marie Bieri - Community Relations Comm.
- Jerd F. Clayton - Board  
Mary A. Clayton - Community Relations Comm.

- Hanford (Bud) Topham - Board  
Robert Topham - Credit Committee
- Hon. Joseph R. McDonald - Board  
Hon. Gary R. McDonald - Credit Committee

## **Two sets of brothers served as volunteers with Catholic Federal**

*I remember when we first started the credit union at St. Mary's Cathedral. The credit union opened up opportunities to many people who couldn't meet the banking industry's rules. Everyone knew everyone and it gave all of us a comfortable feeling when we needed money or loans. It was all sort of a 'family affair.' All in all, the credit union helped to cement the parish family a little more.*

*~ Robert Burditt*

**Three parent  
and child sets of  
volunteers  
have served  
Catholic Federal**

- James McGovern, Sr. - Supervisory Chair  
James McGovern, Jr. - Supervisory Chair
- Jerd F. Clayton - Board  
Mary A. Clayton - Community Relations  
Jerd A. Clayton - Board
- Gottlieb Bieri - Board  
Marie Bieri - Community Relations  
Catherine Ryan - Marketing

*My husband and I were one of the first 100 members of Catholic Federal. I have enjoyed my association with them. They have been very helpful and good to me over the years.*

*~ Marie Bieri*

- Judge Joseph R. McDonald
- Judge Gary R. McDonald
- Judge Joseph DeFrancesco
- Richard Novak
- Kathleen McGraw-Heyn
- C. Patrick Kaltenbach

**There have been six attorneys  
serve as volunteers on the  
Board of Directors, three of  
which became Judges**

**There have been two Monsignors and  
one Priest serve as volunteers for CFCU**

- Monsignor Bolton
- Monsignor Forbes
- Father Ratajczak

- Elizabeth Donaldson - Credit Committee
- Pauline Fifer - Board
- Janet Gallant - Community Relations
- Marie Bieri - Community Relations
- Catherine Ryan - Marketing
- Kathleen McGraw-Heyn - Board
- Maxine Bernethy - Credit Committee
- Mary A. Clayton - Community Relations
- Joan Kruske - Community Relations
- Genevieve Mendoza - Msgr. Forbes  
Scholarship Committee
- Jean Floeter - Msgr. Forbes Scholarship  
Committee

**There has been 11 women  
serve the credit union  
as volunteers**



# Membership Growth

Catholic Federal has added many members to its family over the years by the numerous mergers that have taken place. The first of these mergers took place in 1976, when Saginaw Combustion Engineers merged with CFCU, acquiring 450 members. Between 1977 and 1986, CFCU had four more mergers; Our Lady Help of Christians, 1977; Saginaw K of C Federal Credit Union, 1979; Bay Catholic Federal Credit Union, 1985; and Wolohan Credit Union, 1986.

*My wife, Irene, and I are long time members of Catholic Federal. We have watched it grow over the years to better serve its members.*

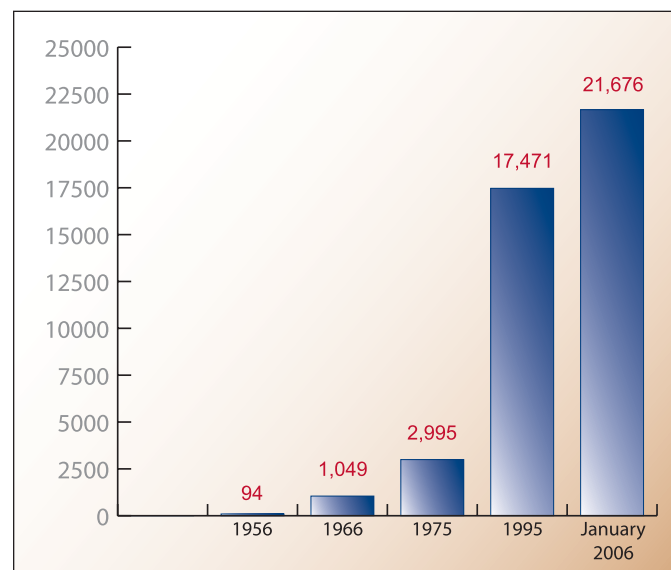
~ Ricardo Romero

In April of 2005, Catholic Federal requested that the NCUA approve another business merger, with St. Frances Xavier Cabrini Federal Credit Union in Vassar. The credit union is currently located in the basement of the parish and serves roughly 375 members. The NCUA gave its final approval in July 2005 and on August 1, 2005, the merger was complete.

Catholic Federal is the largest Catholic credit union in the United States, with 21,676 members as of February 2006. As we celebrate our 50th anniversary, we are extremely proud of our long and distinguished history. We look forward to a bright future. We offer a firm commitment to excellent service, a friendly and courteous staff, and continuous improvements; we hope to serve our community for many years to come!

## Catholic Federal Credit Union has five locations to serve its members:

6180 State Street, Saginaw  
2280 Williamson Rd, Saginaw  
1504 Cass Avenue, Bay City  
902 N. Euclid Avenue, Bay City  
334 Division St., Vassar



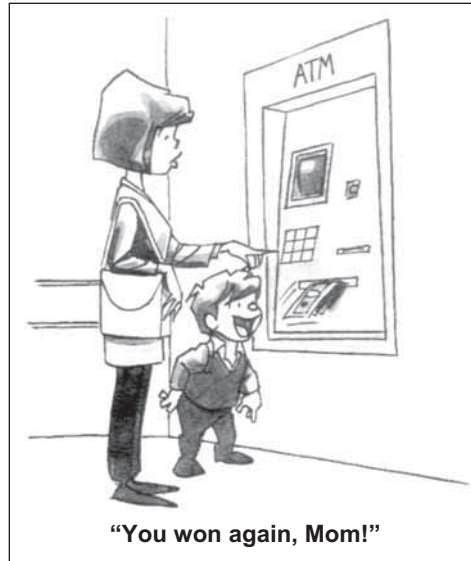
## Growth of Assets

1956	(\$10.00)
1964	\$347 thousand
1973	\$2 million
1979	\$13.3 million
1980	\$15.5 million
1981	\$18.3 million
1982	\$20 million
1984	\$28 million
1991	\$65 million
1992	\$71 million
1994	\$85 million
1996	\$106 million
1998	\$122.7 million
2000	\$141 million
2002	\$178 million

**2006 \$197 million**

# Our Products and Services

- Savings Accounts
- Checking (Share Draft) Accounts
- Money Market Accounts
- Payroll Deduction/Direct Deposit
- VISA Credit and Debit Cards
- ATM Cards
- IRA's
- Christmas/Vacation Club Accounts
- Bee Club and Youth Accounts
- TAT (Today and Tomorrow)  
Seniors Club
- Vehicle Loans
- Student Loans
- Balance Transfer Loans
- Mortgages
- Home Equity Loans
- Debt Consolidation



- Online Banking
- E-Statements
- Express Telephone Banking
- AAA Discounts
- American Express Traveler's Checks
- Financial Counseling
- Bank by Mail
- Blue Book Price Quotes
- Money Orders
- Night Depository
- Notary Public
- Medallion Signatures
- Safe Deposit Boxes
- U.S. Savings Bonds
- Western Union
- Wire Transfers



*There are so many nice things I can say about my 42 years as a member of CFCU. When it was time to buy my first car, my dad took me to CFCU because we didn't bank anywhere else. The service at CFCU is unheard of in any type of banking. At CFCU, you are more than an account number. You walk in and you are a person. Over the years, you start to know the tellers and their families. The friendliness and how CFCU strongly promotes their personal contact with people is why whenever I need anything, the first thing I think about is Catholic Federal Credit Union.*

*~ Harold "Paul" Birch*

# Wall Of Fame



George Barrett  
Supervisory Committee



Maxine Bernethy  
Credit Committee



David Beyerlein  
Asset & Liability Committee



Gottlieb Bieri  
Director, Vice Chair, Chairman



Marie Bieri  
Community Relations Committee



Msgr. Bolton  
Founder of St. Mary's Cathedral  
Federal Credit Union



Frank Borsenik  
Supervisory Committee



Russell Bostwick  
Director



E. E. Bouchard  
Director, Vice Chair, Chairman



Jerd Clayton  
Secretary, Treasurer  
Credit Committee



Jerd A. Clayton  
Director, Treasurer, Msgr.  
Forbes Scholarship Trustee



Alfred Collins  
Credit Committee



H. W. Davison  
Treasurer



Duane DeCorte  
Education Committee



Hon. Joseph DeFrancesco  
Director



# Wall Of Fame



Edward DeGroat  
Director



Elizabeth Donaldson  
Credit Committee



Pauline Fifer  
Director, Treasurer



Thomas Fifer  
Supervisory Committee



Ned Floeter  
Director, Supervisory Committee



Msgr. Eugene Forbes  
Director



Ernest Fournier  
Director



John Frost  
Director, Credit Committee



Donald Gallant  
Director, Secretary, Treasurer,  
Vice Chair, Chairman



Janet Gallant  
Community Realitions Committee



Joseph Garcia  
Director



Peter Gorsche  
Director, Secretary,  
Vice Chair



Edwin Guldenzoph  
Director, Treasurer, Vice Chair



Leo Howard  
Supervisory Committee



Frank Hudson  
Supervisory Committee

# Wall Of Fame



Carl Jaenicke  
Director, Credit Committee  
Supervisory Committee



C. Patrick Kaltenbach  
Director, Secretary



Alfred Kennedy  
Director, Credit Committee



Edward Kerns  
Supervisory Committee



Joan Kruske  
Community Relations  
Committee



James LeFevre  
Director  
Supervisory Committee



Paul LeFevre  
Credit Committee  
Marketing Committee



Kenneth Lerczak  
Director, Supervisory &  
Comm. Relations Committee



Robert Looby  
Director, Vice Chair,  
Chairman



Wallace MacPhail  
Director  
Supervisory Committee



Benjamin Marxer  
Supervisory Committee



Thomas McCartney  
Supervisory Committee



Hon. Gary R. McDonald  
Director, Credit Committee



Hon. Joseph R. McDonald  
Director



James McGovern  
Supervisory Committee

# Wall Of Fame



James McGovern, Jr.  
Supervisory Committee



Kathleen McGraw-Heyn  
Director, Vice Chair



Fred McInerney  
Supervisory Committee



Hugh McKernan  
Director



William McQuillan  
Community Relations Committee



Genevieve Mendoza  
Msgr. Forbes Scholarship Trustee



Earl Mercer  
Supervisory Committee



Robert Miller  
Director



Richard Novak  
Director, Secretary



Andrew Platko  
Marketing Committee  
Credit Committee



William Quinnan  
Director, Treasurer,  
Vice Chair



Fr. Richard Rataczak  
Education Committee



Frank Roberts  
Director



Harold Ruckert  
Director, Credit Committee



Catherine Bieri-Ryan  
Marketing Committee



# Wall Of Fame



Thaxton "Rex" Schneider  
Director, Supervisory Committee



Eugene Schreiber  
Supervisory Committee



Catherine Schrems  
Credit Committee



Michael Schrems  
Director, Education Committee



Floyd Shaddeau  
Director



Howard Sheltraw  
Director



Darwin Shreve  
Director  
Community Relations Committee



Robert Stryzinski  
Credit Committee



Hanford "Bud" Topham, Jr.  
Director, Vice Chair



Robert Topham  
Credit Committee



Emmett Waier  
Director, Vice Chair, Chairman  
Supervisory Committee



Curt Weaver  
Supervisory Committee



Leo Weisenberger  
Director, Chairman



Chester Wesolek  
Credit Committee  
Education Committee



Carl Wise  
Supervisory Committee

*Over the years, Catholic Federal Credit Union has lost many members who dedicated a portion of their lives to the credit union. All are sadly missed and will be remembered for the many contributions they made throughout the years.*

**Gottlieb Bieri**

Board of Directors

**Monsignor Bolton**

Founder of St. Mary's Cathedral  
Federal Credit Union

**Frank Borsenik**

Supervisory Committee

**Russell Bostwick**

Board of Directors

**Eutroup E. Bouchard**

Board of Directors

**Jerd F. Clayton**

Board of Directors, Credit Committee

**Alfred Collins**

Credit Committee

**H.W. Davison**

Board of Directors

**Elizabeth Donaldson**

Credit Committee

**Thomas Fifer**

Supervisory Committee

**Ned Floeter**

Board of Directors, Supervisory Committee

**Monsignor Forbes**

Board of Directors

**Ernest Fournier**

Board of Directors, Credit Committee

**Joseph Garcia**

Board of Directors, Education Committee

**Leo Howard**

Supervisory Committee

**Frank Hudson**

Supervisory Committee

**Alfred Kennedy**

Board of Directors, Credit Committee

**Edward Kerns**

Supervisory Committee

**James LeFevre**

Board of Directors,  
Supervisory Committee

**Benjamin Marxer**

Supervisory Committee

**Hon. Gary R. McDonald**

Board of Directors, Credit Committee

**James McGovern, Sr.**

Supervisory Committee

**Fred McInerney**

Supervisory Committee

**Hugh McKernan**

Board of Directors

**Earl Mercer**

Supervisory Committee

**Frank Roberts**

Board of Directors

**Harold Ruckert**

Board of Directors, Credit Committee

**Arthur Sawyer**

Board of Directors, Education Committee

**Thaxton "Rex" Schneider**

Board of Directors, Supervisory Committee

**Eugene Schreiber**

Supervisory Committee

**Michael Schrems**

Board of Directors, Education Committee

**Howard Sheltraw**

Board of Directors

**Robert Topham**

Credit Committee

**Leo Weisenberger**

Board of Directors

**Chester Wesolek**

Credit Committee, Education Committee

**Carl Wise**

Supervisory Committee

# Catholic Parishes in the Diocese of Saginaw

- St. Joseph
- St. Mark
- Resurrection of the Lord
- St. Anthony/St. Joseph
- Holy Trinity
- Our Lady of Guadalupe
- St. Boniface
- St. George Byzantine Rite Catholic Church
- St. Hedwig



- St. Hyacinth
- St. James
- St. Joseph
- St. Maria Goretti
- St. Mary
- St. Stanislaus
- St. Vincent de Paul
- Our Lady of the Visitation
- St. Valentine
- St. John the Evangelist
- Sacred Heart
- St. Anne
- St. Norbert
- St. Mary
- St. Michael
- St. Cecilia
- St. Athanasius
- St. Anne
- Sacred Heart
- St. Mary
- St. Cyril
- St. Patrick
- St. Paul the Apostle
- St. Martin de Porres
- Mount St. Joseph
- Sacred Heart
- St. Roch
- Our Lady of Lake Huron
- St. Anthony
- St. Mary/St. Edward
- St. Mary
- St. Francis Borgia
- St. Felix
- St. Michael
- St. Joseph
- SS Peter & Paul
- Holy Family
- St. Columbkille
- Most Holy Trinity
- St. John the Evangelist
- St. Joseph the Worker
- St. Charles






- St. George
- St. Helen
- St. John Vianney
- St. Joseph
- SS Peter & Paul
- SS Simon & Jude
- St. Stephen
- St. Thomas Aquinas
- Immaculate Conception
- Holy Spirit
- St. Elizabeth
- St. Matthew
- St. Joseph
- St. Patrick
- St. John Chrysostom
- St. Ignatius
- St. Denis
- St. Elizabeth
- St. Patrick
- St. John
- St. Mary
- St. Joseph
- Sacred Heart
- St. Pancratius
- St. Frances Xavier Cabrini
- St. Agatha
- St. Joseph
- St. Elizabeth
- St. Michael

- Sacred Heart
- St. Mary University
- St. Henry
- St. Vincent de Paul
- St. Leo
- St. Philip Neri
- Assumption Blessed Virgin Mary
- Blessed Sacrament
- St. Brigid
- St. Patrick
- St. Agnes
- Saginaw Valley State University
- St. Mary
- Sacred Heart
- Assumption Blessed Virgin Mary
- St. Christopher
- St. John the Baptist
- St. Josaphat
- Our Lady of Perpetual Help
- Blessed Trinity
- St. Agnes
- St. Andrew
- St. Mary
- St. Michael
- Sacred Heart
- St. Michael
- St. Mary Cathedral
- Holy Family
- St. Anthony of Padula
- St. Casimir





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