

Catholic Federal

A Federally Chartered Credit Union

member news

Why choose a Balloon Mortgage?

Much Lower Rates?
Good Answer!

But wait, there's more!

- Much Lower Rates, fixed for the balloon term mean affordable monthly payments
- Lower closing costs
- No negative amortization or prepayment penalty
- Your mortgage stays with Catholic Federal...you make your payments right here!
- Did we mention the Much Lower Rates?



Sunny Days
Loan 

Rate as low as **6.74% APR****
Financing available
up to \$10,000 for 36 months

**APR=Annual Percentage Rate. Rate listed represents the credit union's best rate and is subject to credit approval. Not all members qualify for the best rate. To determine your rate, contact the credit union. Rate and term subject to change.



Do your high interest
department store cards

Burn You Up?

Relax and cool off by transferring your balances to a Catholic Federal VISA and enjoy a refreshing low fixed rate of **9.90% APR***.

*Annual percentage rate.

Having *faith* in a credit union has never been so easy.

AMP



your money ★ your life



Make a deposit into your CFCU account now through August 28, 2010 and you will be registered to win a **"Back to School Basket" valued at \$150.**

AMP Newsletter

Don't miss out on receiving the AMP newsletter, we'll deliver this directly to your inbox. Sign up to receive your AMP newsletter electronically to save paper and the environment by calling the credit union with your e-mail address or e-mail us at amp@cathfcu.com.

AMP Members Get FREE Music Downloads

The next time you are at a Catholic Federal location, ask for a FREQUENT DEPOSIT CARD. After 10 deposits, you will receive a FREE music download.



Catholic Federal

A Federally Chartered Credit Union

6180 State Street
Saginaw, MI 48603
989.799.8744 ■ 800.798.2328
Fax: 989.799.8839

Office Hours:
Monday - Thursday 9 a.m. to 5 p.m.
Friday 9 a.m. to 6 p.m.
Saturday 9 a.m. to 1 p.m.

Drive Thru:
Friday 8 a.m. to 6 p.m.
Saturday 9 a.m. to 3 p.m.

2280 Williamson Road
Saginaw, MI 48601
989.799.8744 ■ 800.798.2328 ext. 200
Fax: 989.777.8130

Office Hours:
Monday - Thursday 9 a.m. to 5 p.m.
Friday 9 a.m. to 6 p.m.

1504 Cass Avenue
Bay City, MI 48708
989.799.8744 ■ 800.798.2328 ext. 300
Fax: 989.895.8115

Office Hours:
Monday - Thursday 9 a.m. to 5 p.m.
Friday 9 a.m. to 6 p.m.

915 South Euclid
Bay City, MI 48706
989.799.8744 ■ 800.798.2328 ext. 400
Fax: 989.667.5364

Office Hours:
Monday - Thursday 9 a.m. to 5 p.m.
Friday 9 a.m. to 6 p.m.
Saturday 9 a.m. to 1 p.m.

3015 Center Avenue
Essexville, MI 48732
989.799.8744 ■ 800.798.2328 ext. 600
Fax: 989.891.1005

Office Hours:
Monday - Thursday 9 a.m. to 5 p.m.
Friday 9 a.m. to 6 p.m.
Saturday 9 a.m. to 1 p.m.

334 Division Street
P.O. Box 7 ■ Vassar, MI 48768
989.799.8744 ■ 800.798.2328 ext. 259
Fax: 989.823.3621

Office Hours:
Tues., Wed., Fri. 9 a.m. to 5 p.m.

Express Telephone
989.799.8813 ■ 800.475.2338

Visit Our Website
www.cathfcu.com



NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government
National Credit Union Administration, a U.S. Government Agency

T.A.T. events

JOIN Us!

All Catholic Federal members age 50 and better are invited to attend TAT seminars and events. You are also welcome to bring a friend!

History of Bay City

Presented by Eric Jylha from WNEM TV5

Thursday, September 16th
10am-11:30am

Delta Planetarium, 100 Center Avenue, Bay City

Light refreshments will be served at the seminars.

RSVP to 799-8744 ext. 107



There's Still Time For A Summer Vacation Take CFCU With You!

School hasn't started yet. If you are going on one last trip before summer is over, don't forget to pack your Credit Union! Your CFCU debit card travels with you and it doesn't take up space in your luggage.

Employee Month

Stephanie Harns

Call Center Representative
State St., Saginaw office
Staff member since 2007



Holiday Closing

LABOR DAY

Monday, September 6
All locations CLOSED

Having faith in a credit union has never been so easy.