



# Member News of Catholic Federal

A Federally Chartered Credit Union



## Now Open!

1002 S. Washington,  
Saginaw Office

You are invited  
Grand Opening  
Ribbon Cutting  
Celebration

Wednesday, June 27 | 2pm



Check it. Love it. Share it.

Credit Unions believe in people helping people.

At Catholic Federal, that means we stand behind the saying "Love Thy Neighbor." But don't just take our word for it!

### Introducing... CHECKING WITH DEBIT CARD REWARDS

It's the checking account that does it all and gives you more! And as our neighbor, here is what we have for you!

Receive 1 point for every \$5 swiped on your debit card!\* For example, if you spend \$25, you earn 5 points. Rewards can be used for:



Find out how you can get rewards for everyday spending now at:  
**WWW.CULOVETHYNEIGHBOR.COM**

Catholic Federal has a question for you:  
What you would do with \$5 from Catholic Federal for your neighbor?  
Tell us at [WWW.CULOVETHYNEIGHBOR.COM](http://WWW.CULOVETHYNEIGHBOR.COM) by sharing your picture, video or story & you could win **\$1,000!!!**



I would plant some new flowers for my neighbors!  
- Penny L.

\*Points expire 5 years from posting to account. A maximum of 10,000 points per month, per debit card may be awarded. See [www.curewards.com](http://www.curewards.com) for more details.

\*\*Open to all Catholic Federal Members and Michigan Residents who share a picture, story or video of how they would spend \$5 on a neighbor on [www.lovetheynighbor.com](http://www.lovetheynighbor.com) or by participating in the online share feature on [www.lovetheynighbor.com](http://www.lovetheynighbor.com). One prize of \$1,000 to be awarded on June 27, 2012. Employees of Catholic Federal and their family are not eligible. Two entries maximum per person.



# SUMMER VACATION



## CFCU<sup>SM</sup> Rates

SAVINGS RATES	APY*
Prime Daily Savings	0.20%
Ol' Faithful Savings	0.20%
IRA Share	0.30%
<b>MEGA Money Market Account</b>	
\$1,000 - \$9,999	0.25%
\$10,000 plus	0.30%
<b>Super Saver \$25,000-\$49,999</b>	<b>0.40%</b>
<b>Super Saver \$50,000 plus</b>	<b>0.50%</b>

Fees may reduce earnings.

SHARE CERTIFICATES	APY*
3 Month	0.25%
6 Month	0.35%
12 Month	0.45%
18 Month	0.55%
24 Month	0.70%
36 Month	0.95%
48 Month	1.21%
60 Month	1.46%

Penalty will be imposed for early withdrawal.

TECHNOLOGY LOAN	APY**
	4.99% APR**

TUITION LOAN	APY**
<b>12 Month</b>	3.99% APR**

AUTO RATES	APY**
<b>NEW</b>	
up to 24 months as low as	2.60% APR**
up to 36 months as low as	2.90% APR**
up to 48 months as low as	2.90% APR**
up to 60 months as low as	2.90% APR**
up to 72 months as low as	3.25% APR**
up to 84 months as low as	4.99% APR**

USED	APY**
up to 60 months as low as	2.90% APR**

MORTGAGE LOAN RATES	APR**
5-Year Balloon	2.79% APR**
7-Year Balloon	3.00% APR**
10-Year Balloon	3.25% APR**
5 Year Fixed	2.79% APR**
<b>10 &amp; 15 Year Fixed</b>	<b>3.25% APR**</b>

**30 Year Fixed Mortgage**  
Contact the Credit Union for current rates.

\* APY = Annual Percentage Yield. Yield subject to change.

\*\* APR = Annual Percentage Rate. Rates listed represent our best rates and are subject to credit approval. Not all members qualify for our best rate. To determine your rate, please contact the credit union. Rates and terms subject to change.

\*\*\* APR = Annual Percentage Rate, subject to change.

## on a Budget... Explore your Backyard!

Utilizing the space of your backyard can be a great adventure for kids and is an affordable weekend for adults. Build a campfire, roast dinner over the fire and enjoy gooey s'mores for dessert. What could be better?

## Get to the Cedar Point!

Discount Cedar Point tickets are available for sale at the Bay City, Essexville and Saginaw office locations.

TICKET TYPE	MEMBER PRICE	SAVINGS
<b>Good Any Day</b> <i>Ages 3 - 61, 48" or taller in shoes. One day admission to Cedar Point for one person.</i>	<b>\$39.00</b>	Member saves <b>\$12.99 off</b> of gate price
<b>Junior/Senior</b> <i>Valid for one day admission at Cedar Point for one person. Ages 3 - 61, under 48" tall in shoes or age 62 &amp; older at Cedar Point</i>	<b>\$20.00</b>	Member saves <b>\$6.99 off</b> of gate price
<b>Ride &amp; Slide 2 Day Ticket</b> <i>Ages 3 - 61, 48" or taller. Two days at both Cedar Point &amp; Soak City for one person. Two dates of visit do not have to be consecutive.</i>	<b>\$77.99</b>	Member saves <b>\$5 off</b> of gate price



**Holiday Closing**  
**INDEPENDENCE DAY**  
**Wednesday, July 4, 2012**  
All Locations **CLOSED**  
GOD BLESS AMERICA



**Employee OF THE Month**  
**Mary DeGroat**  
Member Solutions Dept.  
State Street, Saginaw office  
Staff member for 8 years



**Student Loan Information**  
[www.cathfcu.studentchoice.org](http://www.cathfcu.studentchoice.org)  
**866.679.5885**

**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.

**1002 South Washington**  
Saginaw, MI 48601  
989.799.8744 ■ 800.798.2328 ext. 200  
Fax: 989.755.4050

**Office & Drive Thru Hours:**  
Monday - Friday 9 a.m. to 5 p.m.

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

**Office & Drive Thru 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 & Drive Thru 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: 989.891.1015

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

**Drive Thru Only:**  
Saturday 9 a.m. to 1 p.m.

**334 Division Street**  
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



Federally insured by NCUA