



Member News

Catholic Federal
A Federally Chartered Credit Union

College Students

Before you head off to college, do you have the financial tools you need?

- **Student Loans** - Zero origination fees, lower interest rates, flexible repayment options. For more information call (866) 679-5885 or visit www.cathfcu.studentchoice.org
- **Platinum VISA Card** - No annual fee, low non variable rate of **9.90% APR***, that means the rate stays the same, no teaser rates
- **Checking Accounts** - No minimum balance, no monthly statement fee, PLUS you have the added benefit of Debit Rewards**
- **Surcharge Free ATM** - Access to Over 28,000 CO-OP Network ATMs throughout the U.S.
- **Technology Loan** - This can be used for a smart phone, computer, iPad, digital camera.

*Annual percentage rate. Parent co-signer may be required.

**Receive 1 point for every \$5 swiped on your debit card. 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 for more details.

Washington Office

Ribbon Cutting Ceremony a Success

Catholic Federal Credit Union's 1002 South Washington, Saginaw office grand opening & ribbon cutting ceremony was held on Wednesday, June 27, 2012. The Saginaw Chamber of Commerce and area business leaders along with the credit union's Board of Directors, staff and members were in attendance. The ribbon was cut by Bishop Joseph Cistone.

The office replaced the credit union location on Williamson Road in Saginaw. New features for the office include expanded space for financial services from deposits and loans, a drive up ATM and additional drive thru lanes.



Photo (Left to Right): Bethany Dutcher, VP Marketing; Bishop Joseph Cistone, Alan Watson, President/CEO; Robert Looby, Chairman of the Board; Bridget Looby, VP Development

FREE KID'S MOVIE NIGHT

Sponsored by
Catholic Federal

BEE MOVIE



Wednesday, August 8, 2012 | 7pm
State Theatre | 913 Washington Avenue, Bay City

FREE admission & 1 small popcorn
per person compliments of CFCU

Money Bee will be there to greet you!
It will be a buzzing good time!

ESSEXVILLE OFFICE NEWS

Due to low Saturday volume, the Center Avenue, Essexville location will no longer be open on Saturday's after August 25, 2012. The ATM at the office is available 24 hours a day and the Euclid Avenue, Bay City location will continue to be open Saturday's 9am to 1pm including both lobby & drive thru office hours. The credit union's contact center is also available on Saturday's 9am - 1pm by calling (989) 799-8744 / (800) 798-2328. We apologize for any inconvenience this may cause.

New & Used Auto Loan Rates

As Low As
2.35% APR*

Payment Example - \$15,000 Loan with
\$0 down at 2.35% APR* for 60 months =
monthly payments of \$265.24

*Annual percentage rate. Rates listed represent our best rates. Rates, terms and conditions vary based on creditworthiness, qualifications and collateral conditions. All loans are subject to approval and rates are subject to change without notice.



JOIN US

All Catholic Federal members age 50 and better are invited to attend TAT seminars and events.

Saginaw County Sports Hall of Fame Seminar

Speaker: Jack Tany

Learn how the Saginaw County Sports Hall of Fame got started and evolved. Mr. Tany will share the unique stories behind the athletes and teams that have been inducted into the Hall of Fame.

Tuesday, August 21, 2012

10am – 11am

6180 State St., Saginaw Office

*Light refreshments will be provided.
RSVP to 989.799.8744 ext. 107*

Employee OF THE Month

Jordan Early

Junior Loan Officer

State Street, Saginaw office
Staff member since 2008



Holiday Closing

LABOR DAY

Monday,
September 3, 2012

All Locations **CLOSED**
Have a safe holiday!



Maryann Schaffer

Congratulations!

Maryann Schaffer has been named **Controller & Accounting Department Supervisor** at Catholic Federal Credit Union.

Ms. Schaffer has over 25 years of banking experience. She is a graduate of the Robert Perry School of Banking at Central Michigan University and is an Accredited Automated Clearing House (ACH) Professional.

CONGRATULATIONS

to **Brittany Biniecki** who was randomly chosen as the **\$1,000** winner for Catholic Federal's Love Thy Neighbor promotion.



School Supplies Drive

Now thru August 25, 2012

- Drop boxes are available at all CFCU locations
- All proceeds will be donated to area Catholic Schools

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: 989.755.4101

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.

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