



Member News **cf** Catholic Federal

A Federally Chartered Credit Union



Bee Saver's Club Members

We are having a coloring contest and we want you to be part of it! Have your mom or dad visit the credit union's website at www.cathfcu.com to download a coloring sheet. When you return the coloring sheet to any CFCU office by December 21, you will receive a sweet treat and be registered to win a \$25 Toys R Us gift card.*

**6 winners will be randomly drawn on December 27, 2012 and contacted by December 31, 2012. This contest is for Bee Club members ages 0 - 12.*

Jingle Bell Loan

Financing available up to \$10,000 for 36 months

Rate as low as

6.74% APR*

LOAN AMOUNT	EQUAL MONTHLY PAYMENTS
\$2,500	\$76.91
\$5,000	\$153.81
\$10,000	\$307.61



* Annual percentage rate. Rates, terms and conditions vary based on credit worthiness qualifications. All loans are subject to approval and are subject to change without notice.

Debit Card Holders!

There's a new way to earn points even faster than before with the new benefit of CUREwards Mall

CUREwards Mall is a program that allows you to earn Mall points, by shopping your favorite brand name retailers within the CUREwards Mall network at www.CUREwards.com. This is for members with a CFCU debit card. Members currently earn 1 point in the CUREwards system for every \$5 swiped with their debit card.

Earning is easy. Every time you use your Catholic Federal CU debit card at the participating retailers listed on the CUREwards Mall website, you'll earn Mall points. Just remember to click on the links in each offer listed on the mall website, or use your card when shopping in participating retailers' stores.

Visit www.CUREwards.com for additional information.

Points earned through the CUREwards Mall will be ADDED to the cardholder's total redeemable point balance and will assume the same expiration period as the debit rewards points (Points expire 5 years after they are credited). Maximum of 10,000 points each month).



Refer a new member who joins Catholic Federal and your Catholic parish, your friend AND you receive \$10*.

What a great way to help your parish, and it sure beats bingo or a bake sale! Although those are pretty cool too!

Refer a Member Today!

*Offer ends 12/31/12. Certain membership qualifications exist, call (989)799-8744 for additional information. Recipient of the \$10 will receive a 1099-INT tax form.

T.A.T. events

JOIN US

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

Couponing 101 Workshop Presented by Kristy Bermejo

Thursday, January 17, 2013

10am - 11am

6180 State St., Saginaw Office

Learn how to save money on groceries and household products.

Each person attending will receive information listing websites and tips to maximize your savings.

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



**Saturday,
December 15th**

9 AM-NOON

Catholic Federal's Euclid, Bay City & State Street, Saginaw offices

**Let Nouvel Catholic Central's
Pom Pom Squad help you
with your Christmas Wrapping!**

Home Banking INFORMATION

Beginning in January, home banking will require that all Internet browsers utilize a minimum of 128-bit level encryption for enhanced security. All current versions of Internet browsers support this capability, however, if you have older technology and experience difficulties you may wish to consider upgrading your Internet browser. You can determine which encryption level your Internet browser is using by selecting the Help menu in your Internet toolbar and then choosing About in the Help Options.



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



Christmas & New Year's Schedule

*Wishing you Joy,
Health & Happiness this
Christmas Season!*

Christmas Eve
Monday, December 24, 2012
All office locations, except Vassar,
will be OPEN 9am - 1pm.

Christmas Day
Tuesday, December 25, 2012
All offices are CLOSED.

New Year's Eve
Monday, December 31, 2012
All office locations, except Vassar,
will be OPEN 9am - 1pm.

New Year's Day
Tuesday, January 1, 2013
All offices are CLOSED.

FREE

Christmas Budget Forms

available at
www.cathfcu.com

You can use this Christmas budget form to help you keep track of all your expenses: gifts, meal preparation, decorations and more!



Employee OF THE Month

Lisa Ulicki
Accounting Dept.
Representative
State St., Saginaw Office
Staff member since 1993




Federally insured by NCUA