



Member News **cf** Catholic Federal

A Federally Chartered Credit Union

Home Loans

LOVE WHERE YOU LIVE

Buying or refinancing a home is a BIG decision. Let us help you find the mortgage loan that's right for you.

Whether you're a first time homebuyer, an empty nester, or part of a growing family, we want to make the process of buying a home or refinancing your home as simple and stress free as possible! We offer very competitive rates with member friendly terms.

Pre-Approval Available... Low Closing Costs Many Home Loans to Choose From

- First mortgages with fixed or balloon rates
- Low down payment options
- Land loan
- Construction loan
- 2nd mortgages
- Home Equity
- Kiss your high mortgage rate good bye! Refinancing is available for current mortgage.



Lighten your Load

Transfer your high interest rate credit card balances to a Catholic Federal VISA Platinum

4.9%^{APR*}

for the **LIFE OF THE BALANCE!**

*Annual percentage rate. 4.9% APR balance transfer rate is good January 2 – March 31, 2012. 1% Balance Transfer Fee will be applied to your line of credit. A VISA balance from a current CFCU VISA does not qualify for the 4.9% APR promotional balance transfer rate. New purchases will have the regular VISA 9.90% APR.



Mindy Wolpert

Congratulations!

Mindy Wolpert
Vice President Loans & Member Services

Congratulations to Mindy Wolpert, who has been promoted at Catholic Federal Credit Union to **Vice President of Loans and Member Services**. Mindy has worked at CFCU for 3 years and has over 30 years of banking experience.



Bee Club Members!

Catholic Federal is having a coloring contest and we want you to be a part of it! Six winners will be randomly drawn to win a Crayola Masterworks Art Case! Entries must be submitted by **February 29, 2012**.

Coloring sheets are available at all CFCU office locations and on the credit union's website at www.cathfcu.com.

Receive a VALENTINE'S TREAT when you return your coloring sheet! Coloring Contest is open for members ages 0-12 years old.





T.A.T. events

JOIN US

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

Bay City Genealogy Workshop

Presented by the Bay County Library

Thursday, February 16th

10am – 11:30am

Delta Planetarium, Bay City

Diocese of Saginaw Tour & Luncheon

Enjoy a historical tour of the Saginaw Diocese and the Catholic Museum. Lunch will follow the tour at the Center of Ministry. Lunch is complimentary, space is limited. Register early.

Tuesday, March 20th

10:30am

5800 Weiss St., Saginaw

Shipwreck Survivor Dennis Hale

Come hear Dennis Hale's story. He is the lone survivor of the Daniel J. Morrell, a 603 foot freighter that sank in the frigid waters of Lake Huron November 1966, killing 28.

Tuesday, April 17th

10am – 11:15am

6180 State St., Saginaw Office

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

Msgr. Forbes Scholarship Applications Available

**DEADLINE:
March 3, 2012**



Employee OF THE Month

Kristina Morse

Senior Information Systems Analyst

State St., Saginaw Office
Staff member for 7 years



Regulation E – Your Protection

The Electronic Funds Transfer Act is commonly referred to as "Regulation E". Electronic Funds Transfer services using debit cards, Home Banking, Express Telephone, Mobile Banking and Bill Payer have certain protections and liabilities under Regulation E.

- You have the right to receive periodic statements and if your statement shows transfers you did not make, you have 60 days after the statement was mailed to you to tell us. You may authorize periodic or recurring automatic payment from and deposits into, your account. You have the right to stop payment on regular payments with three business days or more advance notice.
- Never keep your PIN with your debit card, as you may be liable for unauthorized use. You are liable for all transfers or purchases made via your card, access code or passwords that you authorize or allow. You have no right to stop payment for terminal transactions, as those transactions are immediately deducted from your account.

For additional protections please refer to the Electronic Funds Transfer Agreement within the Membership Disclosure Booklet or on our website at www.cathfcu.com.

Online Security – How does Catholic Federal Protect Your Security

- Restricted password attempts
- "Last logged in" security message
- Transaction amount limits
- Verified address, email, and telephone number changes

COMING IN 2012

- Login challenge questions
- Account access recognition
- Bill Payer fraud detection



Saginaw Spirit Credit Union Night

Dow Event Center

Saturday, February 25, 2012

Upper level discount tickets are available for \$9.50 per person at CFCU's State Street, Saginaw office or by contacting the credit union at 989.799.8744 ext. 107 and they can be ordered and picked up at any other CFCU office location.



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 - 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 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.

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



AMERICA'S CREDIT UNION'S
where people are worth more than money.



EQUAL HOUSING LENDER

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

Federally Insured by NCUA