MARCH 2013

member



Catholic Federal

Save your Tax Refund!

If you are expecting a tax refund this year, take the opportunity to save all or a portion of this money in an Ol' Faithful Savings Account.

Once you have your Ol' Faithful account open, we can set up an account transfer from your CFCU checking account where money is automatically transferred to this account.

You tell us how much and how often you want to save. For example:

\$15 every week | \$50 every month \$25 every 2 weeks | The choice is yours!

You can then set back and relax and watch your savings add up!

If something comes up, your money is always available for you to access. Call us today and we can open the Ol' Faithful account over the phone for you.

Identity Verification Questions

According to the Federal Trade Commission in 2010 over 250,000 consumers reported some type of identity theft, making identity theft the most frequently reported category of consumer complaints*.

We are committed to help prevent unauthorized access to your accounts and/or identity theft and we are updating our procedures to assist in identifying you over the telephone. As an added security step for your accounts we will be asking you to provide answers to non-public personal questions that only you will know the answer to. The next time you visit one of our offices or contact us via telephone our member service representatives will ask you for this information. You will be asked to answer one or a combination of these questions whenever you contact us over the telephone. We appreciate your continued assistance and patience during this transition.

* FTC, Consumer Sentinel Network Data Book for January - December 2010 (Feb. 2011)

ST. PATRICK'S DAY FUN FACT

The actual color of St. Patrick is blue. Green became associated with St. Patrick's Day during the 19th century. Green, in Irish legends, was worn by fairies and also by people to encourage their crops to grow.

Source: Wikipedia

BAY AREA RUNNER'S CLUB St. Patrick's Day Race

Presented by Catholic Federal Credit Union

 Saturday, March 16

 Fitness Expo
 Late Registration
 Kid's Leprechaun Run

Sunday, March 17

5k Walk & Run Race starts at 11:45am

Register online at www.cathfcu.com





IA events

JOIN US

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

Scams & Fraud Prevention

Presented by Officer Henry Reyna Saginaw Township Police Dept.

Tuesday, March 12, 2013 10am - 11:30am 6180 State St., Saginaw Office

Michigan & Rookie: Guardians of the Night...

A Remarkable Story of Service to Community and Country

Presented by Joaquin Guerrero

Thursday, April 18th Time: 10am – 11:30am 6180 State Street, Saginaw Office

Mr. Guerrero is a sought after K9 trainer & instructor. He is a police veteran with 22 years with the City of Saginaw Police Department. He worked with the K9 unit with two loyal partners, Rookie I and Rookie II. He responded to Ground Zero immediately after 9/11 with Rookie I and worked search and rescue on the pile of debris for 7 days. He is the author of "Michigan & Rookie: Guardians of the Night". This is a memoir about Rookie's service to his community and recognition to all K9 handlers across America. Books will be available for sale after the seminar. All proceeds will be donated to Broken Arrow Indian Reservation.

To RSVP for a seminar call 989.799.8744 ext. 107.



Barb Withrow

Member Contact Center State Street, Saginaw Office Staff member since 2012



4.90% Balance Transfer Special

to a Catholic Federal VISA Ends March 31, 2013

Save Money Every Month by Making One Monthly Payment with a Lower Interest Rate

24/7 application process available online at www.cathfcu.com for your convenience!

*Annual percentage rate. 4.9% APR balance transfer rate is good until March 31, 2013. 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.

Staff Training CLOSING

All offices will be **CLOSED Saturday, March 9, 2013.**



Friday, March 29, 2013 All locations will be CLOSED Noon – 3pm

Have a Blessed Easter!



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 **8**00.798.2328 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



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