



# Member News



## RED, WHITE, BOOM PERSONAL LOANS

- ★ Landscaping
- ★ Summer Vacation
- ★ Debt Consolidation
- ★ Spacious New Deck
- ★ Lawn Tractor
- ★ Home Improvements

RATES AS LOW AS  
**6.74% APR\***  
 36 MONTHS  
 PLUS, NO PAYMENT FOR  
**90 DAYS\*\***

Whatever is in your plans this summer, Catholic Federal can help make it happen with a Red, White, and Boom Loan.

### What would my monthly payment be?

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

\*Annual Percentage Rate is subject to change without notice. Rates, terms and conditions vary based on credit worthiness and qualifications. All loans are subject to approval.  
 \*\*Interest accrues from date loan is funded.



## Protect Yourself From Identity Theft FREE SHRED DAYS

Members are invited to bring up to 2 boxes of papers that they would like to have shredded. A shred truck will be parked outside of Catholic Federal office locations on the following dates and times.

- Euclid Avenue, Bay City Office**  
 Wednesday, May 15, 2013 | 10am - 1pm
- State Street, Saginaw Office**  
 Thursday, May 16, 2013 | 10am - 1pm

After you shred, come inside and enjoy some cookies!

## Consumer Saving Tip

Are you looking for an effective way to establish a budget? Beginning on the first day of a new month, get a receipt for everything you purchase. Stack and review receipts at the end of the month and you will clearly be able to see where your money is going. Free budget software is available on the credit union's website at [www.cathfcu.com](http://www.cathfcu.com).



## Debit & VISA Cardholders

Are you preparing for a business trip or vacation that will take you out of the area for a while? With plastic card fraud on the rise nationwide we do our best to watch for card activity that may be outside of your normal transactions. You can contact the credit union and provide your travel dates and we can update our records. This may help prevent uninterrupted card availability. Contact us at 989-799-8744 / (800) 798-2328.

## JOIN US

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

### Wills & Trusts

Presented by Andrew Richards  
Smith Bovill PC

**Tuesday, May 14, 2013**

10am - 11:30am

6180 State Street, Saginaw Office

To RSVP for the seminar call  
989.799.8744 ext. 107.

## Save Money with our Low Auto Loan Interest Rates!

### NEW & USED AUTO LOAN SPECIAL

Rates as low as **1.90% APR\*** up to 36 months or as low as **2.35% APR\*** up to 60 months



Applying is easy and convenient! Call us today, stop in or apply online

\*APR is Annual Percentage Rate. The Annual Percentage Rate is the advertised rate and can vary based on creditworthiness, age of vehicle and terms of the loan. Your rate can be higher depending on credit performance. Financing up to the retail value of the auto is available. Rate is subject to change without notice. If you borrow \$20,000 at 1.90% APR\* for 36 months, your monthly payment will be \$572.00. If you borrow \$20,000 at 2.35% APR\* for 60 months, your monthly payment will be \$353.64. Current CFCU auto loans are eligible for refinancing and will be assessed a 1.5% refinance fee, minimum of \$100.

## Employee OF THE Month

**Marsha Frank**

**Loan Officer**

State Street, Saginaw Office

Staff member since 2003



## Smartphone SECURITY TIPS



With a rise in consumers depending on Smartphones to act as personal computers, it is important to use security measures to keep any sensitive information secure. The Identity Theft Resource Center, San Diego, California; recommends these best practices for mobile device users:

- Password-protect your phone. Use a strong password (numbers, upper and lowercase letters and symbols).
- Enroll in a backup/wiping program. This service backs up information on your Smartphone to your home computer and "wipes" your phone if it's lost or stolen.
- Install security software. Companies offer antivirus, malware, and security software designed for Smartphones. Make sure you download software updates.
- Download apps from trusted sources. Some "bad apps" contain malware.
- Do not access financial accounts from free, public networks. Public Wi-Fi hotspots are a prime target for hackers who then have direct access to your mobile device.

**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

## Holiday Closing

### Memorial Day

Monday, May 27, 2013

All Locations **CLOSED**

*Have a safe holiday!*



Federally insured by NCUA