



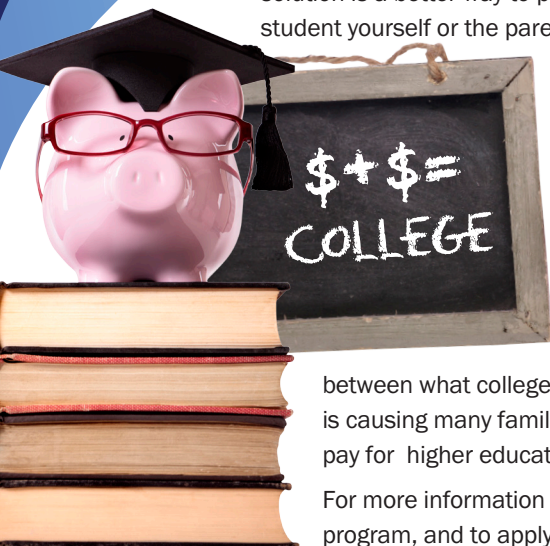
Member News **cf** Catholic Federal

A Federally Chartered Credit Union

A Better Way to Pay for College



With zero origination fees, lower interest rates and flexible repayment options, it is easy to see why our private student loan solution is a better way to pay for college. Whether you are a student yourself or the parent of a student, Catholic Federal is here to help.



Our Credit Union Student Choice alternative loan program can help fill funding gaps that federal aid can leave behind. As the cost of both public and private colleges and universities continues to increase, federal funding has not kept pace. This growing gap

between what college costs and the financial aid available is causing many families to resort to higher cost loans to pay for higher education.

For more information about our Student Choice loan program, and to apply, visit www.cathfcu.studentchoice.org or call our 24/7 call center at 866.679.5885.



Holiday Closing

Thanksgiving
Thursday, November 22, 2012
 All Locations CLOSED
Friday, November 23, 2012
 Vassar office CLOSED

Congratulations Enid!



Left to Right: Alan Watson, President /CEO; Enid Engel; Tom Zirkle, Chief Operating Officer

Enid Engel, Catholic Federal's Member Services Supervisor is celebrating her 25th anniversary with the credit union. She

was recently inducted into the National Association of Federal Credit Union's Quarter Center Honor Roll in recognition for her 25 years of faithful service and dedication to the credit union community.

Thanksgiving Fun Facts

- The 1st Thanksgiving celebration lasted 3 days
- The Plymouth Pilgrims dined with the Wampanoag Indians for the First Thanksgiving
- The annual Macy's Thanksgiving Day parade tradition began in the 1920's
 - In the U.S., about 280 million turkeys are sold for Thanksgiving
 - The average weight of a turkey purchased at Thanksgiving is 15 pounds
 - 91% of American's eat turkey on Thanksgiving

Source: About.com



Msgr. Forbes Scholarship Applications Now Available

Scholarship applications are now available online at www.cathfcu.com and at all CFCU office locations. The scholarship application deadline is March 2, 2013.

Since 1982, the Msgr. Forbes Scholarship Committee has awarded more than \$1.2 million dollars and has given out over 2,500 scholarships to students who want to begin or continue their education.



BudgetSmart

Software available FREE to Catholic Federal Credit Union Members

BudgetSmart is an easy to use software tool to help you manage your money more effectively. You can use the program to:

- Establish a budget
- Track spending
- View tips for improving areas of overspending or inadequate saving
- Experiment with "what if" scenarios to determine how a major purchase or change in income would impact your budget

To download a copy of BudgetSmart, visit Catholic Federal's website at www.cathfcu.com and click on Personal Services and then FREE Budgeting Software.

Sprint



Why Throw Away Your Money? Save with Sprint!

Join the 1 million credit union members nationwide that are already saving over \$74 million on their wireless plans! Catholic Federal Credit Union is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan.

Ways you can save:

- 10% off most regularly priced Sprint individual service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member.
- Ask to be a part of the NACUC_ZZM Corporate ID to save.
- Click www.SprintSave4CU.com.
- Visit your nearest Sprint store.

What are you waiting for? Start saving today!

Employee OF THE Month

Sandy McGuire

Member Services Representative
State St., Saginaw Office
Staff member since 1995



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

Skip your December Payment

on a Qualifying* Catholic Federal Loan & Have Extra Cash for Christmas

Skip a Payment Application Forms are available online at www.cathfcu.com or at any Catholic Federal office location.

Skip a Payment Application Deadline:
Friday, November 30, 2012
There is a \$35 fee per loan.

*Other terms and conditions may apply. Contact the credit union for details.



Federally insured by NCUA