



# Member News



## Vicki Hill

### 2013 Women of Color Woman of the Year

Vicki Hill, Cass Avenue, Bay City Branch Manager at the credit union; is the 2013 Women of Color, Woman of the Year. Women in Color promotes multi-cultural diversity and enhances community relations in Saginaw County by performing community service, mentoring youth and collaborating with other organizations.

Ms. Hill serves as a volunteer on the Community Action Community, The Circle of Love, The Saginaw County Juvenile Facility, The Saginaw Rescue Mission, Women of Colors and Intermediate School District.

Ms. Hill stated that this honor reminded her of her favorite quote, "I can do all things through Christ who strengthens me."

## Service Mission

*Improve the financial well being of our members.*

## Service Promises

- ~ I promise to serve you happily, with energy and competence.
- ~ I promise to be knowledgeable and accurate regarding your request.
- ~ I will treat you with the respect worthy of an owner.
- ~ I promise to give you my focused attention to your needs.
- ~ I promise to take ownership of your request and seek to find ways to make it work.
- ~ I promise to be trustworthy in every interaction.
- ~ I promise to safeguard the security of your financial information.
- ~ I promise to express my appreciation for allowing me to serve you.
- ~ I promise to identify your needs and suggest solutions that will significantly improve your financial life.

*Thank you for being a member of Catholic Federal!*

## Home Loans

Feel right at home with a comfortable mortgage! We'll help you start your next chapter on a strong foundation, rather than mortgage your family's future.



### Get Pre-Qualified

Getting pre-qualified can tell you approximately how much home you can afford to buy based on your credit, income, and assets. With pre-qualification, you will now know:

- Your approximate monthly house payment
- The price range of the home you can purchase
- How much down payment that you will need
- What your approximate closing costs will be
- What kind of loan program might be best for you

Enjoy competitive rates and low closing costs when you choose one of our convenient loan programs – alongside prompt, pro-active service to see you through the home purchase or refinance process!

## Home Equity, Get your Home Working for You

If you've got equity in your home, you've got the key to money for projects, trips and more. Our home equity loan and line of credit are built with flexibility and convenience that can turn real value in your home into real money for you!





ALAN WATSON  
President/CEO

## PRESIDENT'S MESSAGE

### Our service mission & promises

When was the last time you thought about what it means to receive outstanding service? With our busy lifestyles it is often something we fail to consider. Our interactions at the convenience store, dry cleaners, restaurants, or even at the Credit Union can be abrupt because our obligations have a tight schedule. Sadly, quality service can be one of the last things we expect to see.

At Catholic Federal we have spent these winter months defining exactly what outstanding service is and how we can extend it to our members with every interaction. To accomplish this we have defined our "service mission" and "service promises". You will see these prominently displayed in our lobbies. But most importantly, you will see these in action the next time you interact with Catholic Federal staff in any way. If that interaction is in person, over the telephone, or in any form of electronic communication, expect to receive outstanding service as we strive to improve your financial well being.

**Thank you for your membership!**

## 57th Annual Meeting Celebrated

Catholic Federal Credit Union's 57th Annual Meeting was held on Saturday, February 23, 2013 at Horizon's Conference Center in Saginaw. David Beyerlein was elected to serve as a Board of Director for a three-year term.

After the Annual Meeting a buffet dinner and music and dancing was held for six hundred fifty members.



## Account Access Identification

To help keep account access secure and identify our members when you visit one of our office locations we will be implementing photograph ID scanners. Your proof of identification and signature will be at our staff's fingertips to provide proper verification of who is transacting business. The process of updating existing accounts will begin in April and we appreciate your patience during this transition.

## facebook Spring Remodel Kitchen Contest

Does your kitchen need an update? Submit a picture of your kitchen by April 30, 2013 to CFCU's Facebook page and voting will begin May 1, 2013 through May 8, 2013 for the Kitchen most in need of a Spring Update. The picture that receives the most votes will receive a **\$500 VISA gift card**.

See our Facebook page for photo contest rules and details.



### 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!

## 2013 Staff Anniversaries

Catholic Federal Credit Union would like to recognize the following staff members who are celebrating a milestone anniversary in 2013 with the credit union.



(Left to Right as shown in the picture)

Front Row: Tiffany Greening, Compliance & Training Supervisor, 10 years; Julie Thornton, Loan Officer, 15 years; Yvonne Metiva, Washington, Saginaw office Branch Manager, 15 years; Monica Corriveau, Accounting Representative, 5 years

Back Row: Regina Barajas, Sales & Service Trainer, 5 years; Rachael Odenbach, Member Services Representative, 5 years; Peggy LaDouce, Mortgage Representative, 10 years; Marsha Frank, Loan Officer, 10 years; Byron Weber, Maintenance, 10 years; Mindy Wolpert, VP Loans, 5 years; Becky Swanson, Mortgage Representative, 15 years; Lisa Ullicki, Accounting Representative, 20 years; Jordan Early, Administrative Assistant, 5 years; Amy Benkert, Accounting Representative, 5 years

Missing from Photo: Karen Knippel, Imaging Representative, 35 years

# 5 simple ways to teach kids about money

Educating, motivating and empowering children to become regular savers will enable them to keep more of the money they earn and do more with the money they spend when they grow up.

- 1. As soon as your child can count, introduce them to money.** Communicate with them as they grow about your values concerning money – how to save it, how to make it grow, and most importantly, how to spend it wisely.
- 2. Help children learn the differences between needs, wants and wishes.** This will prepare them for making good spending decisions in the future.
- 3. Take your child to the credit union to open their own savings account.** Beginning the regular savings habit early is one of the keys to savings success.
- 4. Use regular shopping trips as opportunities to teach children the value of money.** A grocery store visit is a perfect time to demonstrate how to plan economical meals.
- 5. Allow young people to make spending decisions.** Whether good or poor, they will learn from their spending choices. You can then initiate an open discussion of spending pros and cons before spending takes place.



Source: Family Education.com

## Account Transfer Limitations

Federal Regulation D places a monthly limit on the number of transfers you may make from your **Savings Accounts\***, including Money Market and Super Saver Accounts without your physical presence being required.

### Transfers subject to Regulation D restrictions:

- Overdraft share transfers
- Automatic bill paying (Preauthorized withdrawals “ACH” or “EFT”)
- Telephone Transfers
- Express Telephone transfers (Savings to another share)
- Homebanking transfers (Savings to another share)
- Mobile Banking transfers (Savings to another share)
- Money Market sharedrafts
- Transfers from your Savings Accounts to another CFCU member via Telephone Transfer, Homebanking, or Express Telephone

You are permitted a total of **six transfers per month** combined using any of the above methods. Once you have reached that limit you may lose the ability to transfer funds electronically. If the limit is exceeded, a \$15 fee may be imposed for each transfer in excess of the permitted six transfers.

### Transfers not subject to Regulation D include:

- Withdrawals or transfers performed at an ATM
- In person visits to CFCU
- CFCU Loan Payments via transfer from savings account
- Transfers, automatic bill pay or preauthorized withdrawals from your Checking account

\* Other sub accounts may be subject to Federal Regulation D restrictions.

Please contact the credit union at (989) 799-8744 or visit [www.cathfcu.com](http://www.cathfcu.com) for more details on Regulation D.

**YOUR**

**MISSION:**

**Celebrate Youth Savings Week with Catholic Federal!**

**Youth members, make a deposit to your Catholic Federal account during April 22 – 27, 2013 and receive a “Stache Your Cash” gift.**



## JOIN US

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

### Michigan & Rookie: Guardians of the Night

**A Remarkable Story of Service to  
Community and Country**

Presented by Joaquin Guerrero

**Thursday, April 18th**

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.

### Wills & Trusts

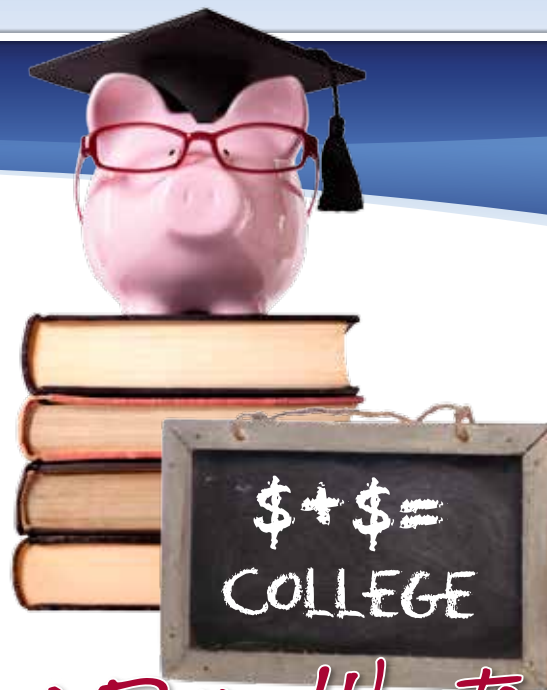
Presented by **Andrew Richards  
Smith Bovill PC**

**Tuesday, May 14, 2013**

10am - 11:30am

6180 State Street, Saginaw Office

To RSVP for a seminar call  
989.799.8744 ext. 107.



## 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](http://www.cathfcu.studentchoice.org) or call our 24/7 call center at 866.679.5885.

#### 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 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: 989.891.1015

#### 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

## Balanced Scoreboard

As of February 28, 2013

Members .....	26,988
Assets .....	\$315,349,370
Loans .....	\$201,612,896
Shares/Certificates .....	\$279,861,761
Checking Accounts .....	11,656

## Employee OF THE Month

**Sandy Quinnan**

**Member Services  
Representative**

Washington Ave.,  
Saginaw Office

Staff member since 2007



Federally Insured by NCUA