



Member News

Catholic Federal
A Federally Chartered Credit Union



Hurry!
Program ends
JULY 1,
2011

Refer a Personal Checking

Receive \$25 when your Friend or Family Member Opens a New Checking Account*

Share CFCU's FREE Personal Checking with friends and family!

To say thanks for spreading the good word about our FREE Checking, CFCU will reward both you and the member you refer with **\$25!****

No limit on how many people you refer!

Simply hand out referral coupons (*available at all offices or online*).

*Membership eligibility requirements must be met. Offer good for new personal checking accounts only. The coupon must be presented at time of checking account opening to receive this offer.

**\$25 is reportable to the IRS.

Check this Out! New auto loans as low as **3.99% APR*** up to 72 months!

*Annual Percentage Rate, subject to change.



Win \$10 Grand and you can...

Discover what an extra \$10,000 can do for you just by using **FREE online bill pay!**

Pay at least 3 bills using Catholic Federal's FREE Online Bill Pay now through July 31, 2011 and you'll receive an entry into our sweepstakes for EVERY bill paid! Best of all, your chances of winning increase with each bill you pay.

Visit our Web site to get started today and you could win one of the following exciting prizes:

- **\$10,000 Grand Prize**
- **\$2,000 Travel Certificate First Prize**
- **16 GB Apple® iPad™ with iPad case Second Prize**
- **\$100 Third Prize**



Get Started Today! Log into CFCU's home banking service and click on the **Bill's** option in the menu located on the left hand side of the screen.

NO PURCHASE, PAYMENT OR BANKING RELATIONSHIP NECESSARY. Sweepstakes ends 7/31/11. Open to legal US residents residing in any of the 50 United States or DC, who are 18 years of age or older and have a unique, personal and valid social security number at the time of entry. Subject to full official rules available at www.pscfcs.com/rules. Void in Puerto Rico, US territories and possessions, outside of the US and where restricted or prohibited by law.



Mark Your Calendar Catholic Federal 5k Pig Gig Race Walk or Run

Saturday, August 6th
10:30am • Bay County River Walk

With your entry fee to the race enjoy FREE entry to the Labadie Pig Gig **AND** Concert admission on Saturday night

Race forms are available at any Catholic Federal office location or by downloading a form at www.cathfcu.com

Congratulations!



Gina Kellogg has been named **Human Resource Coordinator**.

Gina has over 5 years of banking experience and over 15 years in the human resources field.

She is a graduate of Ohio State University with a Bachelor of Science in Business Administration majoring in Management and Human Resources. She is also certified as a Senior Professional in Human Resources.



T.A.T. events



CFCUSM Rates

SAVINGS RATES	APY*
Prime Daily Savings	0.25%
MEGA Money Market Account	
\$1,000 - \$9,999	0.40%
\$10,000 plus	0.50%
IRA Share	0.35%
Super Saver \$25,000-\$49,999	0.60%
Super Saver \$50,000 plus	0.70%

Fees may reduce earnings.

SHARE CERTIFICATES	APY*
3 Month	0.30%
6 Month	0.40%
12 Month	0.75%
18 Month	0.85%
24 Month	1.01%
36 Month	1.26%
48 Month	1.51%
60 Month	1.76%

Penalty will be imposed for early withdrawal.

VISA PLATINUM	
	9.90% APR***

SUNNY DAYS LOAN	
As low as	6.74% APR**

TECHNOLOGY LOAN	
	4.99% APR***

TUITION LOAN	
12 Month	3.99% APR***

BILL CONSOLIDATION LOAN	
As low as	8.75% APR**

AUTO RATES	
NEW	
up to 24 months as low as	2.60% APR**
up to 36 months as low as	2.90% APR**
up to 48 months as low as	3.25% APR**
up to 60 months as low as	3.90% APR**
up to 72 months as low as	3.99% APR**
up to 84 months as low as	4.99% APR**

USED	
up to 60 months as low as	3.99% APR**

MORTGAGE LOAN RATES	
5-Year Balloon	3.99% APR**
7-Year Balloon	4.09% APR**
10-Year Balloon	4.24% APR**
5 Year Fixed	3.99% APR**
10 Year Fixed	4.24% APR**

15 & 30 Year Fixed Mortgage	
Contact the Credit Union for current rates.	

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* APY = Annual Percentage Yield. Yield subject to change.
 ** APR = Annual Percentage Rate. Rates listed represent our best rates and are subject to credit approval. Not all members qualify for our best rate. To determine your rate, please contact the credit union. Rates and terms subject to change.
 *** APR = Annual Percentage Rate, subject to change.

JOIN US

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

Senior Citizen Prevention on Scams & Fraud

Presented by Officer Brian Kanicki
Saginaw Township Police Dept.

Tuesday, June 14th

10am – 11:30am

6180 State St., Saginaw Office

Light refreshments will be served at the seminar. RSVP to 989.799.8744 ext. 107



Discount Cedar Point Tickets Are Available at the Bay City, Essexville, and Saginaw Offices

TICKET TYPE	MEMBER PRICE	SAVINGS
Good Any Day Ages 3 - 61, 48" or taller in shoes. One day admission to Cedar Point for one person.	\$37.00	Member saves \$9.99 off of gate price
Junior/Senior Valid for one day admission at Cedar Point for one person. Ages 3 - 61, under 48" tall in shoes or age 62 & older at Cedar Point	\$18.00	Member saves \$3 off of gate price
Ride & Slide 2 Day Ticket Ages 3 - 61, 48" or taller. Two days at both Cedar Point & Soak City for one person. Two dates of visit do not have to be consecutive.	\$69.99	Member saves \$7 off of gate price

Holiday Closing

INDEPENDENCE DAY

Monday, July 4, 2011

All Locations **CLOSED**

Have a safe holiday!

Employee ★ OF THE Month

Misty McQuaid

Member Services Representative

Cass Avenue, Bay City
Call Center Department
Staff member for 6 years

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 - Thursday 9 a.m. to 5 p.m.
Friday 9 a.m. to 6 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

