

Member News

St. Patrick's Day Races

The Bay Area Runner's Club
Al Kayner's St. Patrick's Day Races, Bay City
Sponsored by Catholic Federal Credit Union

SATURDAY, MARCH 19

Fitness Expo | Late Registration | Kid's Leprechaun Run

SUNDAY, MARCH 20

8k & 5k Race starts at 11:45am

Special Guest Greg Meyer

1983 Boston Marathon Winner (*Last American to win Boston Marathon*)

Register online at Catholic Federal's website www.cathfcu.com

Msgr. Forbes Scholarship Available
DEADLINE: March 26, 2011

BECOME A FAN



**OF CATHOLIC
FEDERAL ON
FACEBOOK**

We're getting social for a good cause! Check out Catholic Federal's Facebook page now through June 1, 2011, and every person who "likes" us will help in the fight against hunger. CFCU will donate \$1 to an area food bank for every "fan" we receive. Did you know that \$1 provides approximately four meals? One small click of the mouse certainly goes a long way!



Mindy Wolpert



Thomas Zirkle

Congratulations to....

Mindy Wolpert has been promoted to **assistant vice president of loans and member services** and has over 30 years of banking experience.

Thomas Zirkle has been promoted to **chief operating officer**. Mr. Zirkle has been employed at the credit union for the past 9 years as the vice president of loans and member services and has over 35 years of banking experience. He is a graduate of Saginaw Valley State University with a bachelor of business administration.

A Better Way to Pay for College

Private Student Loan Solutions Available...
A Better Way to Pay for College

Zero origination fees | Lower interest rates
Flexible repayment options

Catholic Federal Credit Union's Student Choice alternative loan program can help fill funding gaps that federal aid can leave behind.

For more information and to apply, visit www.cathfcu.studentchoice.org or call our 24/7 call center at **866.679.5885**.

STUDENT LOAN WORKSHOP

- **Tuesday, March 22, 2011**
6pm - 8pm
Doubletree Hotel
Bay City
- **Wednesday, March 23, 2011**
6pm - 8pm
Horizons Conference Center
Saginaw

To RSVP, call 989.799.8744 ext. 111

CFCUSM Rates

SAVINGS RATES APY*

Prime Daily Savings 0.25%

MEGA Money Market Account

\$1,000 - \$9,999 0.40%

\$10,000 plus 0.65%

IRA Share 0.35%

Super Saver \$25,000-\$49,999 0.75%

Super Saver \$50,000 plus 1.00%

Fees may reduce earnings.

SHARE CERTIFICATES APY*

3 Month 0.30%

6 Month 0.50%

12 Month 0.85%

18 Month 0.95%

24 Month 1.26%

36 Month 1.51%

48 Month 1.76%

60 Month 2.02%

Penalty will be imposed for early withdrawal.

VISA PLATINUM

Rates starting at 9.90% 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 4.49% APR**

up to 84 months as low as 4.99% APR**

USED

up to 60 months as low as 4.49% 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.

* 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.

T.A.T. events

JOIN US

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

Alternative Pain Management Seminar

Presented by Dr. Michael Collins of Healthway Pharmacy

Thursday, March 17, 2011

10am - 11:30am

6180 State Street, Saginaw Office

History of World War II

Presented by Eric Jylha from WNEM TV 5

Thursday, April 14th

10am-11:30am

Delta Planetarium, Bay City

Light refreshments will be served.

RSVP to 989.799.8744 ext. 107

FREE SHRED DAYS Protect Yourself From Identity Theft

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 several Catholic Federal office locations on the following dates and times.

State Street, Saginaw Office

Friday, April 8th | 10 - 2 pm

Cass Avenue, Cass Office

Thursday, April 14th | 10 - 2 pm

Euclid Avenue, Bay City Office

Friday, April 15th | 10 - 2 pm

Center Avenue, Essexville Office

Friday, April 29th | 10 - 2 pm

Come inside for cookies and register to win a FREE Shredder. One winner will be drawn at each office that is hosting a shred day.

Employee Month

Tiffany DeGarmo

Compliance & Training Supervisor

State St., Saginaw Office
Staff member since 2003



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 - 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: 989.891.1005

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.

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



AMERICA'S
CREDIT UNIONS
where people are worth more than money



EQUAL HOUSING
LENDER

NCUA

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

National Credit Union Administration, a U.S. Government Agency