



Member News of Catholic Federal

A Federally Chartered Credit Union

DRIVE HAPPY!

CAR LOAN RATES

AS LOW AS **2.35%** APR*

UP TO 60 MONTHS

NEW * USED * REFINANCE

Rates are at rock bottom, so it's the perfect time to upgrade your vehicle with a Catholic Federal car loan. Low payments mean more cash in your pocket every month!

- **Take 90 days** before your first payment is due to catch up on bills or save for Christmas shopping**
- **Get pre-qualified** for more negotiating power
- **No application fees or pre-payment penalties**

Already financed somewhere else? Move your car loan to Catholic Federal and you could save on your monthly payments.

Already have a car loan with us? Go ahead and refinance at this great low rate.***



INTERNATIONAL CREDIT UNION DAY
OCTOBER 18, 2012

MEMBERS MATTER MOST

FREE SHRED DAYS for Catholic Federal Members! Protect Yourself From Identity Theft

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

Euclid Avenue, Bay City Office
Wednesday, October 17 • 10am – 2pm

State Street, Saginaw Office
Thursday, October 18 • 10am – 2pm

FREE Financial Workshop

Do your finances have you spinning in circles? Join us for a FREE seminar sponsored by area credit unions with helpful information on how you can de-stress your financial life. Customize your own seminar by choosing the topics best suited for you.

WHERE: Delta Planetarium, Bay City

WHEN: Tuesday, October 30th
Registration begins at 5:15pm

Seating is limited, RSVP by October 22nd by calling (989) 249-8201.

Session 1 – 5:45pm

Classroom 1: Mortgage Relief Information

Classroom 2: Smart Shopping with the Michigan Coupon Club

Session 2 – 6:45pm

Classroom 1: Credit Report & Credit Score Tips

Classroom 2: Setting & Maintaining a Budget

* Annual Percentage Rate. Rates, terms and conditions vary based on credit worthiness qualifications and collateral conditions. All loans are subject to approval and are subject to change without notice. Payment example: Loan amount of \$15,000 with \$0 down at 2.35% APR for 60 months results in equal monthly payments of \$265.24.

** Loan amount subject to credit approval. Interest accrues from date loan is funded.

*** Current CFCU auto loans are eligible for refinancing and will be assessed a 1.5% refinance fee, minimum of \$100.



ALAN WATSON
President/CEO

PRESIDENT'S MESSAGE

Change Is In The Air!

Autumn is upon us once again. The cooler air is a constant reminder of the changing season and serves as another terrific benefit of living in Michigan. Besides our beautiful weather other changes and exciting events are all around us.

Students begin a new school year, autumn colors are in bloom, fall sports are

in full swing, and a very important national election is right around the corner.

Amidst all of this, the priorities at Catholic Federal remain very much the same. There is a consistent focus on improving the lives of our members with money saving products and services while staying active in our communities. You will find this newsletter continues to serve us well in communicating all of the ways Catholic Federal membership has value.

There is currently a wonderful opportunity for members to upgrade their car or truck during the Drive Happy auto loan promotion. Rates are very competitive for both new and used vehicles, or consider refinancing the vehicle you already own. We do everything we can to make sure saving money on your auto loan payment is as simple as possible.

It is my hope everyone is able to enjoy what this season has to offer and take advantage of the exciting things going on at Catholic Federal.

Thank you for your membership!

Nominee Selected

BY THE NOMINATING COMMITTEE

The election of the Board of Directors will be held at the Annual Meeting on Saturday, February 23, 2013 at Horizon's Conference Center in Saginaw, Michigan. The following nominee has met or exceeded the qualifications required for this position.

MR. DAVID BEYERLEIN was appointed to the Board of Directors in July of 2012. He has served on the credit union's Asset & Liability Committee since 2004. He is a CPA and Principal at Yeo & Yeo in Saginaw, Michigan where he specializes in tax planning & preparation, business consulting services, estate retirement and financial planning. He has over 35 years of taxation experience.



DAVID BEYERLEIN

He holds a Bachelor of Science in Business Administration from Central Michigan University and Masters of Business Administration from the University of Michigan.



Identity Theft

Identity Theft is the crime of stealing someone's personal, identifying information for the purpose of using it fraudulently. Information such as social security numbers, credit card numbers, user names and passwords can be fraudulently used to open new credit accounts, take out loans, steal money from financial institutions or use available credit.

Tips to Help Protect Your Identity

We strongly encourage our members not to carry your social security card with you, limit the number of credit cards you carry in your purse/wallet, shred account statements or pre-approved credit card offers, utilize eStatements to prevent any mail fraud, never give your personal account information to someone over the phone unless you make the phone call, review your credit card and banking statements on a monthly basis for any fraudulent activity, and review a copy of your credit report at least once per year by visiting www.annualcreditreport.com.

How does Catholic Federal Help Verify Your Identity

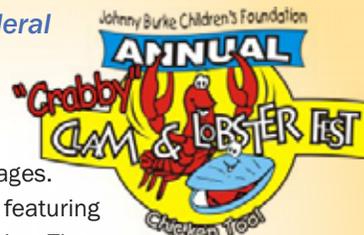
Catholic Federal is committed to ensure your account is protected and we use the following safe guards to verify identity:

- *Verify personal information before account access is granted*
- *Verify account passwords if applicable*
- *Request photo identification*
- *Utilize multi-factor authentication for CU Online homebanking*
- *Address changes can be submitted securely through homebanking or in writing, at which time we will verify the account holder's signature*

Notify Catholic Federal immediately if you believe your account information has been lost or stolen at **(989) 799-8744** or **(800) 798-2328**.

Johnny Burke Children's Foundation's 16th Annual "Crabby" Clam & Lobster Fest

Presented by Catholic Federal
Credit Union & 96 WHNN



Sink your teeth into king crab, clam and lobster dinners, BBQ chicken and a variety of beverages. Plus, enjoy free entertainment featuring The Blue Hawaiians, The Shaydes, The Rock Show (80s & Journey tributes) and Scruffy Dog.

This event helps raise money, which stays in our community, for kids in need of expensive medical treatment or equipment and kids who have lost their parents or have other challenges.

WHEN: Friday, October 5th • 3pm – 12 midnight
Saturday, October 6th • 11am -10pm

WHERE: Frankenmuth River Place Shops
925 South Main Street • Frankenmuth

News Bulletin Corner



- **Attention Christmas Club Savers!** On Tuesday, October 16th your accumulated savings and dividends from your Christmas Club will be paid out by check or by transfer to the account designated giving you plenty of time for your Christmas shopping.
- **Catholic Federal recently re-opened their School Branches** at All Saints, Holy Trinity, Nouvel, St. John's, and St. Thomas schools for the 2012/2013 school year.
- **Discount upper level Saginaw Spirit vouchers** are available at the State Street and Washington Avenue, Saginaw office locations for \$9.50 a piece. Tickets can be sent to other credit union locations if requested by calling (989) 799-8744 ext. 103 or 107.



- **Msgr. Forbes Scholarship applications** will be available online and at all CFCU locations on November 1, 2012.
- **Christmas Skip a Payment** will be available for December payments on qualifying CFCU loans for a \$35 fee per loan. Skip a Payment application forms will be available online at CFCU's website at www.cathfcu.com and in all office locations in November.



The Easy & Dependable Way to Save for Life's Expenses

When it comes to saving your hard-earned money, 3 things are important: safety, simplicity and most of all, discipline!

With **Ol' Faithful**, saving money is automatic! You tell us how much and how often you want to save. For example:

\$15 every week • \$25 every 2 weeks • \$50 every month

The choice is yours!

We then schedule the required account transfer and the money comes right out of your Catholic Federal checking account. Once **Ol' Faithful** is set, you can relax and watch your savings add up.

There's no minimum opening deposit requirement, so it doesn't matter how much (or little) you would like to save, we can help you get in the habit of saving for life's expenses. If something comes up, your money is always available for you to access. Call us today and we can open the **Ol' Faithful** account over the phone for you!

Inexpensive Fall Fun

- Have a bonfire in your backyard
- Carve a pumpkin
- Take a walk and collect leaves
- Make caramel apples
- Rake leaves for the elderly
- Attend a high school football game
- Go for a drive and enjoy the colors
- Attend story time at the library
- Go on a hayride
- Make chili and invite neighbors over to watch football on TV
- Plant bulbs for spring
- Roast pumpkin seeds
- Go through a corn maze





JOIN US

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

Today & Tomorrow (TAT) Christmas Luncheon

Space is Limited for this Event, Register Early

Bay City Luncheon

Wednesday, December 5th • Noon

Doubletree Hotel
1 Wenona Park Place, Bay City

Saginaw Luncheon

Thursday, December 6th • Noon

Horizons Conference Center
6200 State Street, Saginaw

Christmas Party Entry Fee Per Person: \$5.00

**All proceeds will be donated to the Msgr. Forbes Scholarship Fund
Entertainment will be provided at both Christmas Luncheons**

To reserve your spot at the T.A.T. Christmas Luncheon, please complete the coupon and return to Catholic Federal Credit Union. You will receive a confirmation postcard approximately one week before the party. This is your ticket to get into the luncheon and needs to be presented at the door in order to attend the party.

**Seating is limited and for Catholic Federal members only. Members cannot attend both Christmas Luncheons.*

TAT Christmas Party RSVP Form

Bay City Saginaw

Name(s) _____

Account Number _____
(The \$5.00 per person entry fee will be debited from this account. If you would prefer to pay by check, make payable to CFCU and enclose with your entry form.)

Address _____

City/State/Zip _____

Phone Number _____

Return to: **Catholic Federal Credit Union**
Attn: TAT Christmas Party
P.O. Box 6338 • Saginaw, MI 48608

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 August 31, 2012

Members 26,646
Assets \$312,768,260
Loans \$198,123,408
Shares/Certificates \$277,759,743
Checking Accounts 11,412

Employee OF THE Month

Theresa Miller

**Member Contact Center
Supervisor**

State Street, Saginaw Office
Staff member for 9 years



Federally Insured by NCUA