

Catholic Federal

A Federally Chartered Credit Union

member news

New Auto Loan

Rates as low as

2.60%*

Used Auto Loan

Rates as low as

3.99%*

*Annual Percentage Rate, subject to change.



OCTOBER 18th - 23rd

LOCAL. TRUSTED. SERVING YOU.™

Catholic Federal is Celebrating International Credit Union Week!

Stop in and enjoy some cookies and register to win a \$250 VISA gift card! Four winners will be drawn.

FREE Coin Counter Service October 18th - 23rd

Coin counter machines are available at the Bay City, Essexville and State Street, Saginaw offices.

FREE SHRED DAYS

For Catholic Federal Members

Members are invited to bring up to 2 boxes of items they would like to have shredded.

Please consider donating nonperishable food items. All donations will be distributed to local food pantries.

Design Your Own

VISA®

Card!



The **9.90%^{APR}** Platinum VISA looks even better when... you design your own card!

Stop in at any office or log in to home banking and click on the VISA link to begin designing your card. Upload an image from your computer or choose one from the online catalog. Only a \$10.00 fee per card!

*APR = Annual Percentage Rate.

Division Street, Vassar Office
Wednesday, October 13th
10am - 2pm

Euclid Avenue, Bay City Office
Wednesday, October 20th
10am - 2pm

Center Avenue, Essexville Office
Tuesday, October 19th
10am - 2pm

State Street, Saginaw Office
Friday, October 22nd
10am - 2pm

Having faith in a credit union has never been so easy.



Holiday Closings

THANKSGIVING

Thursday, November 25th

All offices are CLOSED

Friday, November 26th

The Bay City, Essexville, and Saginaw offices are open regular business hours, Vassar office is CLOSED

CHRISTMAS EVE

Friday, December 24th

The Bay City, Essexville, Saginaw, and Vassar offices are open 9am – 1pm

CHRISTMAS DAY

Saturday, December 25th

All offices are CLOSED

NEW YEAR'S EVE

Friday, December 31st

The Bay City, Essexville, Saginaw, and Vassar offices are open 9am – 1pm

NEW YEAR'S DAY

Saturday, January 1st

All offices are CLOSED

Changes effective 01/01/2011

- The cost for an item returned Non-Sufficient Funds or if the item activates Courtesy Pay is going to be \$29.00
- Returned Statement Fee — There will be a monthly \$3.00 fee assessed per account when your mailed statement is returned to the credit union due to an invalid address. Please be sure to update your mailing address with us to continue receiving credit union communication. Remember that you can change your address anytime by accessing home banking through our website at www.cathfcu.com or by submitting written verification at one of our office locations.

Did You Know Corner

■ Attention Christmas Club Savers!

On Tuesday, October 19th 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.

■ **Daylight Savings Time** ends on Sunday, November 7th.

■ **Discount upper level Saginaw Spirit tickets are available** at the Euclid Avenue, Bay City and State Street, Saginaw offices for \$8.50 a piece. Tickets will be sent to other credit union locations for members if requested by calling 799-8744 ext. 107.

■ **Msgr. Forbes Scholarship** applications will be available online at www.cathfcu.com and in all CFCU office locations on November 1st, 2010.

■ **The credit union is offering members to skip their December payment** on qualifying Catholic Federal loans for a \$35 fee through the Skip a Payment program. Forms for this program will be available in November.

■ **Catholic Federal is opening a School Branch at St. Thomas Aquinas Elementary and Middle School in Saginaw on October 26th.** The School Branch will be open Tuesday mornings for the students and faculty.

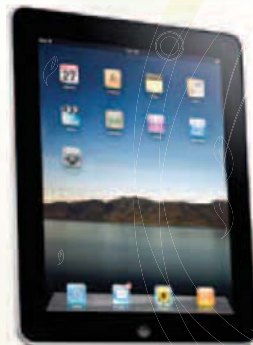


Changes to your Overdraft Line of Credit

Beginning December 1, 2010 if any withdrawal from your checking account results in an overdraft, a loan advance will be made in a \$25.00 minimum per occurrence plus any other charges or fees assessed in connection with the overdraft. What this means is if you overdraft your checking account by \$0.01-\$25.00 your overdraft line of credit advancement will be \$25.00 per occurrence*. If on any day you overdraft your checking account by more than \$25.00 your overdraft line of credit advancement will be for that dollar amount*. The loan advance is made at the time the overdraft is created.

* If your line of credit does not have \$25 available at the time of the overdraft, the remaining line of credit will be advanced plus any other charges or fees assessed in connection with the overdraft.

GO GREEN



Stop by any Catholic Federal office location and enroll your account in **e-Statements** now through November 6th, and you will receive a **FREE reusable ecofriendly shopping bag!***

PLUS you will be entered to win an iPad.

2 Winners will be Drawn!



*One bag per member account. New e-Statement enrollments only.



Sister's Christmas Catechism

THE MYSTERY OF THE MAGI'S GOLD

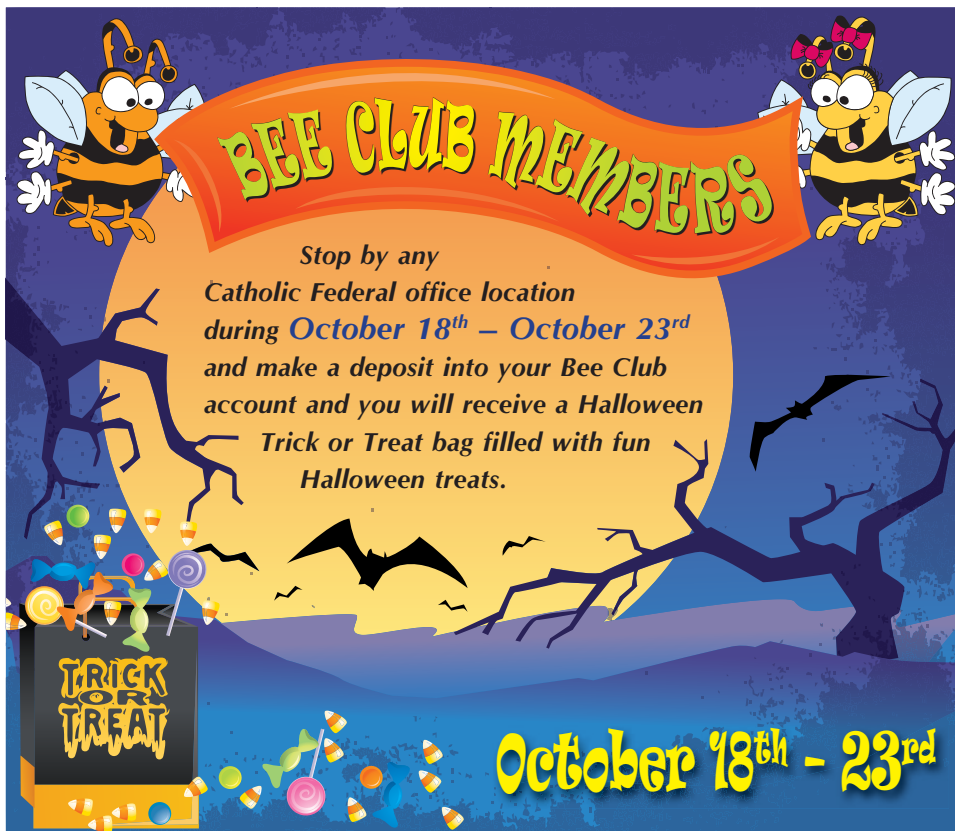
The Temple Theatre in Saginaw

November 27, 2010
7:30 PM

Tickets can be purchased at the Temple Theatre

It's "Forensic Files goes to Bethlehem" in this holiday mystery extravaganza, from the author of Late Nite Catechism, as Sister takes on the mystery that has intrigued historians throughout the ages - whatever happened to the Magi's gold? Employing her own scientific tools, assisted by a local choir as well as a gaggle of audience members, Sister creates a living nativity unlike any you've ever seen.

All proceeds to benefit technology needs for Saginaw Area Catholic Schools.



CFCUSM Rates

SAVINGS RATES	APY*
Prime Daily Savings	0.25%
MEGA Money Market Account	
\$1,000 - \$9,999	0.50%
\$10,000 plus	0.75%
IRA Share	1.00%
Super Saver \$25,000-\$49,999	1.00%
Super Saver \$50,000 plus	1.26%

Fees may reduce earnings.

SHARE CERTIFICATES	APY*
3 Month	0.50%
6 Month	0.75%
12 Month	1.00%
18 Month	1.10%
24 Month	1.51%
36 Month	2.02%
48 Month	2.27%
60 Month	2.52%

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	4.25% APR**
up to 84 months as low as	5.25% APR**
USED up to 60 months as low as	3.99% APR**

MORTGAGE LOAN RATES

5-Year Balloon	4.00% APR**
7-Year Balloon	4.10% APR**
10-Year Balloon	4.25% APR**
5 Year Fixed	4.00% APR**
10 Year Fixed	4.25% 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.

Employee Month

Mary Coughlin

Member Service Rep.

Euclid Ave., Bay City Office
Staff Member since 2004



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 1st • Noon
Doubletree Hotel
1 Wenona Park Place, Bay City

Saginaw Luncheon

Thursday, December 2nd • Noon
Horizon's Conference Center
6200 State Street, Saginaw

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.

As always we are asking for your generous gift of new mittens, gloves, hats and scarves to benefit area adults and children this winter. Cash donations are also accepted.

**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 _____

Address _____

City/State/Zip _____

Phone Number _____

Return To:

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



Catholic Federal

A Federally Chartered Credit Union

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.
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



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

CFCUSM Mission Statement

Catholic Federal exists to be the number one financial institution for all members, in an atmosphere that maintains the dignity of, and sensitivity to all of our members.

Balanced Scoreboard

As of August 31, 2010

Members	26,263
Assets	\$276,117,142
Loans	\$192,827,840
Shares/Certificates	\$244,307,511
Checking Accounts	10,568