



# member News

**Catholic Federal**  
A Federally Chartered Credit Union

**USED AUTO**

*Apply Today!*



**\$380**

**\$275**

**PAY LESS EACH MONTH**

Refinance with Catholic Federal and you could cut your monthly payment.

**USED AUTO LOAN REFINANCE  
RATES AS LOW AS 3.25% APR\***

**Easy Application Process!**

- ❖ Apply online at [www.cathfcu.com](http://www.cathfcu.com)
- ❖ Over the phone (989) 799-8744 / (800) 798-2328
- ❖ At any CFCU office location

\* Annual percentage rate, subject to change.

**Software available FREE to Catholic Federal Credit Union Members**

Students aren't the only ones who'll need to pull out the pens, paper, and calculators for the back-to-school season. Parents who want to keep back-to-school spending under control should do the same. Need help coming up with a spending plan? BudgetSmart is an easy to use software tool to help you manage your money more effectively. You can use the program to:

- Establish a budget
- Track spending
- View tips for improving areas of overspending or inadequate saving
- Experiment with "what if" scenarios to determine how a major purchase or change in income would impact your budget



To download a copy of BudgetSmart, visit Catholic Federal's website at [www.cathfcu.com](http://www.cathfcu.com) and click on Personal Services and then FREE Budgeting Software.

**Coming in 2012...  
Downtown  
Saginaw Office**

**Catholic Federal Credit Union  
proudly announces that they have  
purchased property to build a branch  
in downtown Saginaw.**

The 3,500 square foot office will be built on the corner of Washington Avenue and Holden Street. The office will replace the existing office on Williamson Road. New features for the office will include expanded space for financial services from deposits and loans, a drive up ATM and additional drive thru lanes.

**Construction is planned  
to begin this fall with  
an opening date of  
June 2012.**

*"The announcement of this move and construction marks an exciting time for everyone involved," said Alan Watson, President and CEO of CFCU. "We are very proud to be a part of the vibrant growth in this area. It is something our volunteers and staff see as coming back to our roots as the credit union began as St. Mary's Cathedral Federal Credit Union in 1956."*



# T.A.T. events



## Steps Members Can Take to Prevent ID Theft

### 1. Protect your Social Security number, credit card numbers, and account passwords and other personal information.

Never divulge this kind of information unless you initiate the contact with a person or a company you know and trust.

### 2. Limit the information you carry.

Don't carry around more checks, credit cards or other bank items than you really expect to need. Don't carry your Social Security number in your wallet or have it preprinted on your checks. Pick passwords and PINs that will be tough for someone else to figure out - don't use your birth date or home address, for example. Don't keep this information on or near your checkbook, ATM card or debit card.

### 3. Protect your mail.

Promptly remove mail from your mailbox after it has been delivered. If you're going to be away on vacation, have your mail held at your local post office or ask someone you know and trust to collect your mail. Deposit sensitive outgoing mail in one of the Postal Service's blue collection boxes, hand it to a mail carrier or take it to a local post office instead of leaving it in your home mailbox.

### 4. Keep information secure in your home.

Safely store extra checks and credit cards, documents that list your Social Security number, and similar valuable items. Be extra careful if you have housemates or let workers into your home. "Dumpster divers" pick through garbage looking for your financial information, so tear it into small pieces or use a paper shredder before disposal.

### 5. Pay attention to your account statements and credit card bills.

Contact the financial institution immediately if there's a discrepancy in your records or if you notice something suspicious, such as a missing payment or an unauthorized withdrawal. Contact your financial institution if your statement has not arrived on time. This could be a sign that someone has stolen your account information and changed your mailing address.

### 6. Review your credit report once a year.

Visit online [www.annualcreditreport.com](http://www.annualcreditreport.com).

## JOIN US

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

### Fall in Love with Bay City

Presented by Candace Bales, Executive Director of Downtown Development Authority

### Tuesday, September 13th

10am – 11:30am

Delta Planetarium, Bay City

*Light refreshments will be served.*

*RSVP to 989.799.8744 ext. 107*

**Spots are still available for the Fall Color Tour on Wednesday, October 19th. Contact Lazy Dayz Travel for more information at (989) 846-1225.**

## Congratulations!

**Tiffany DeGarmo,** Compliance & Training Supervisor at the credit union recently graduated from Northwood University with a Bachelor's Degree of Business Administration Summa Cum Laude.



Tiffany also recently received her Compliance Recertification through the Credit Union National Association where she completed 30 credits of compliance continuing education and several examinations.

Tiffany has been employed at the credit union for 8 years and has been in her current position of Compliance & Training Supervisor for 3 years.

## Employee OF THE Month

### Regina Barajas

**Sales & Service Training Supervisor**

State Street, Saginaw Office  
Staff member since 2008



### 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

## Holiday Closing

### LABOR DAY

Monday, September 5, 2011

All Locations **CLOSED**. Have a safe holiday!



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