



Member News **cf** Catholic Federal

A Federally Chartered Credit Union



Don't let your
HO HO HO
Turn into
OWE, OWE, OWE

Download your FREE Christmas Budget Form from our website at www.cathfcu.com. You can use your Christmas Budget Form to help you keep track of expenses as you shop for gifts, fun party favors, meal preparation and more.

Let our Christmas Budget Form help you keep track of your expenses, so you can stay on track for the New Year!

Christmas & New Year's Schedule

Wishing you Joy & Happiness this Christmas season!

CHRISTMAS EVE

Saturday, December 24, 2011
Euclid Avenue, Bay City; Center Avenue, Essexville; and State Street, Saginaw

OPEN 9am - 1pm

NEW YEAR'S EVE

Saturday, December 31, 2011
Euclid Avenue, Bay City; Center Avenue, Essexville; and State Street, Saginaw

OPEN 9am - 1pm

NEW YEAR'S

Monday, January 2, 2012
All offices are **CLOSED**



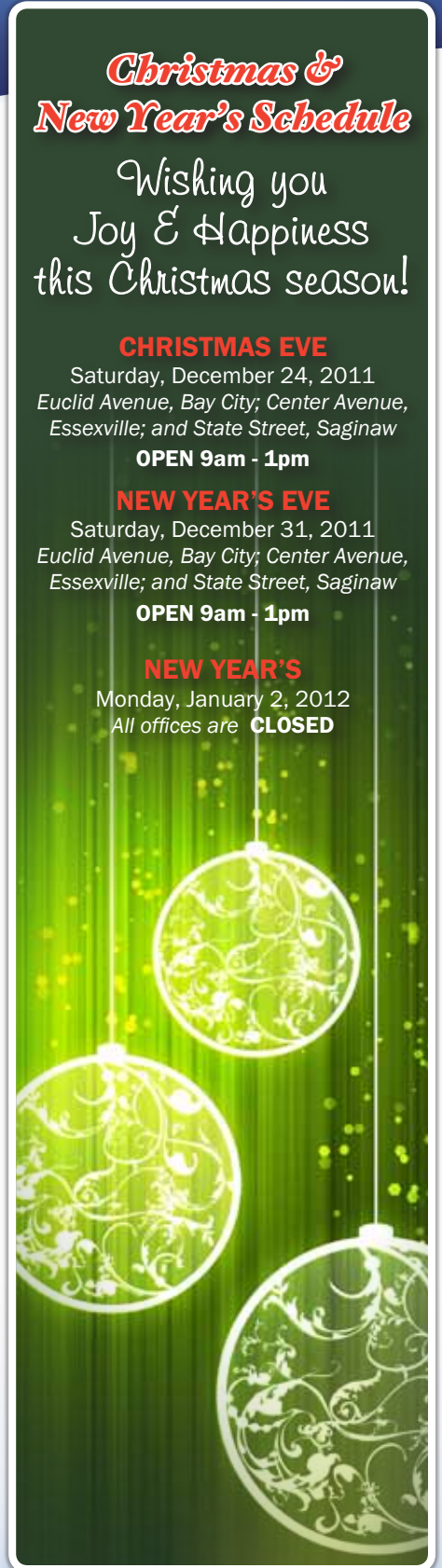
L to R: Marvin Hare, Saginaw County Land Bank; Darwin Shreve, CFCU Board Member; Jerd Clayton, CFCU Board Member; Rev. Thomas McNamara, Cathedral of Mary of the Assumption; Robert Looby, CFCU Chairman of the Board; C. Patrick Kaltenbach, CFCU Board Member; Alan Watson, CFCU CEO; Don Gallant, CFCU Board Member; Bishop Joseph Cistone, Saginaw Diocese; Yvonne Metiva, CFCU Branch Manager.

Ground Breaking Ceremony Held for S. Washington, Saginaw Office

Catholic Federal Credit Union celebrated the ground breaking ceremony of their new South Washington, Saginaw office on Tuesday, November 8th.

The new 3,500 square foot office will replace the existing office on Williamson Road in Saginaw. 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.

The new office is scheduled to open in June 2012.





T.A.T. events

JOIN US

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

Saginaw Genealogy Workshop

Presented by John Sheridan from the Public Libraries of Saginaw

Thursday, January 19th

10am – 11:30am
CFCU's Main Office
6180 State St., Saginaw

Bay City Genealogy Workshop

Presented by the Bay County Library

Thursday, February 16th

10am – 11:30am
Delta Planetarium, Bay City

*Light refreshments will be provided.
RSVP to 989.799.8744 ext. 107*

U.S. Savings Bonds are going paperless!

After December 31, 2011, savings bonds will no longer be available for purchase through financial institutions or mail order. All savings bonds will need to be purchased online through TreasuryDirect. Sign up for an account today at www.treasurydirect.gov. CFCU will continue to redeem savings bonds at all office locations.

TIPS TO PREVENT HOLIDAY STRESS

The holidays are in full swing! Parties, shopping, baking, entertaining and cleaning can take the enjoyment out of the holiday season. These quick tips offer ideas for avoiding too much stress.

- **Be Realistic.** The holidays do not have to be perfect. As families change and grow, so do traditions.
- **Learn to say No.** Don't be afraid to decline activities that will add more stress, friends and family will understand that you cannot participate in everything.
- **Stick to a Budget.** Before you go shopping, decide how much money you can afford to spend.
- **Sleep.** This is a busy time of year, but getting enough zzz's is essential to your health.

Source: about.com, mayoclinic.com

Start Saving for Christmas 2012!

Be prepared next year by opening up a Christmas Club today. By saving only \$10 a week, you will save \$520 to help pay for your Christmas expenses. Call us today and we can set this up for you over the phone.



Employee OF THE Month

Rachael Odenbach

Member Service Representative

State St., 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 - 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.

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



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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