

Catholic Federal

A Federally Chartered Credit Union

member news

In Memory



Deborah Frisch

Deborah Frisch began her career at Catholic Federal Credit Union in 1974 as a co-op student. She continued on to work in every department of the credit union and within a few years became senior vice president. Through Deb's contribution and leadership, Catholic Federal has grown to 26,000 members and almost \$300 million in assets. She taught many of us through her example about the credit union philosophy of "people helping people".

In addition to Catholic Federal, she served on many boards and committees: Michigan Credit Union League, Team One Scholarship, Leadership Saginaw, and Hospitality House of Saginaw. Deb was also admitted into the prestigious "Quarter Century Honor Roll" by the National Association of Credit Unions in recognition of more than 25 years of faithful service.

She will be deeply missed by the staff and membership of the credit union.



a Better Way to Pay for College

Catholic Federal Credit Union Now Offers a Private Student Loan Solution with Your Best Interest in Mind!

With zero origination fees, lower interest rates and flexible repayment options, it is easy to see why our private student loan solution is a better way to pay for college. Whether you are a student yourself or the parent of a student, Catholic Federal is here to help.

Our new Credit Union Student Choice alternative loan program can help fill funding gaps that federal aid can leave behind. As the cost of both public and private colleges and universities continues to increase, federal funding has not kept pace. This growing gap between what college costs and the financial aid available is causing many families to resort to higher cost loans to pay for higher education.



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

Msgr. Forbes
Scholarship Applications Available
DEADLINE:
March 26, 2011

For more information about our Student Choice loan program, and to apply, visit www.cathfcu.studentchoice.org or call our 24/7 call center at (866) 679-5885.

Jingle Bell Loan

Low fixed rate of
6.74% APR*

Financing available up to \$10,000 for 36 months.

* Annual Percentage Rate. Rate listed represents our best rate and is subject to credit approval. Not all members qualify for our best rate. To determine your rate, please contact the credit union. Rate and terms subject to change.



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

Run, run, run as fast as you can!

You can't catch me, I'm the Gingerbread Man!

Lucky for YOU our auto rates aren't like the Gingerbread Man! They're here waiting for you. A sweet treat and a GREAT rate!

New & Used Auto Loan Rates as low as

3.99% APR*

Up to 72 Months

*APR = Annual Percentage Rate. Subject to change.



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 - 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

P.O. Box 7 ■ 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

Visit Our Website

www.cathfcu.com



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

Holiday Schedule

CHRISTMAS EVE

Friday, December 24th

All offices are OPEN

9am - 1pm

CHRISTMAS DAY

Saturday, December 25th

All offices are CLOSED

NEW YEAR'S EVE

All offices are OPEN

9am - 1pm

NEW YEAR'S DAY

Saturday, January 1st

All offices are CLOSED



VISA

Gift Cards

The Perfect Gift for Christmas!

Available at all Catholic Federal Credit Union office locations.

\$3.00 load fee per card

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.

Employee OF THE Month

Mary Myczkowiak

Senior Account Representative

State St., Saginaw office
Staff member since 1985



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