



# Member News

**Catholic Federal**  
A Federally Chartered Credit Union

## Debit Rewards

Get Rewarded for Daily Purchases  
Large & Small

**Catholic Federal  
Debit Card Rewards...  
Coming May 15**

### How Does It Work?

Members who have a CFCU debit card will be automatically enrolled in debit rewards. For every \$5 you swipe, 1 point will be earned. This includes both PIN & Signature based transactions.

**Enjoy these other great benefits of a  
Catholic Federal personal checking account**

- No minimum balance
- No monthly service charge
- FREE Online Bill Payer

*Points expire 5 years after they are credited. Maximum of 10,000 points each month.*



## Opening Soon!

**1002 S. Washington,  
Saginaw Office**

The South Washington, Saginaw office is scheduled to open Tuesday, May 22, 2012. **The last day the Williamson Road, Saginaw office will be open is Friday, May 18<sup>th</sup>.** The staff at the current Williamson office looks forward to serving you at the new location. 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.

**You are invited  
Grand Opening**

**Ribbon Cutting Celebration**

**Wednesday, June 27, 2012 | 2pm**



### Consumer Saving Tip

**Plan a menu ahead of time.**

To save at the supermarket, make a menu the week before you go shopping. Knowing what you'll need to purchase will not only save you money by reducing impulse purchases, but will also save you time and make your supermarket experience less stressful. In addition, it could help you eat healthier, while also reduce waste on fresh food and produce since you'll be prepared to use it. Once your menu is complete, don't forget to look for coupons to save even more.

**ON THE GO? Go Mobile... YGLT! (You're Gonna Love This!)**

Catholic Federal Mobile Banking, **SIGN UP TODAY!** Log into your home banking account and click on Mobile Banking



# CFCU<sup>SM</sup> Rates

## SAVINGS RATES **APY\***

Prime Daily Savings	0.20%
Ol' Faithful Savings	0.20%
IRA Share	0.30%

## MEGA Money Market Account

\$1,000 - \$9,999	0.25%
\$10,000 plus	0.30%

**Super Saver \$25,000-\$49,999 0.40%**

**Super Saver \$50,000 plus 0.50%**

*Fees may reduce earnings.*

## SHARE CERTIFICATES **APY\***

3 Month	0.25%
6 Month	0.35%
12 Month	0.45%
18 Month	0.55%
24 Month	0.70%
36 Month	0.95%
48 Month	1.21%
60 Month	1.46%

*Penalty will be imposed for early withdrawal.*

## TECHNOLOGY LOAN

4.99% APR\*\*\*

## TUITION LOAN

**12 Month** 3.99% 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	2.90% APR**
up to 60 months as low as	2.90% APR**
up to 72 months as low as	3.25% APR**
up to 84 months as low as	4.99% APR**

### USED

up to 60 months as low as 2.90% APR\*\*

## MORTGAGE LOAN RATES

5-Year Balloon	2.79% APR**
7-Year Balloon	3.00% APR**
10-Year Balloon	3.25% APR**
5 Year Fixed	2.79% APR**
10 Year Fixed	3.25% 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.

# Financially Fit Events



## Community Involvement!

Catholic Federal... supporting, participating & inspiring the relationships we have right here in our own backyard!

## MCVI Women's Health Initiative Friday, May 11, 2012

Horizon's Conference Center  
For more information visit [www.mcvi.com](http://www.mcvi.com)

## Johnny Burke's Children's Foundation Golf for Kids

**Monday, June 18**  
Bay City Country Club  
For more information visit [www.cathfcu.com](http://www.cathfcu.com)



ST. MARY'S OF MICHIGAN

## Bee Healthy FOR LIFE 10K & 5K RUN/WALK

## St. Mary's of Michigan Bee Healthy for Life

10K & 5K Run/Walk  
**Saturday, June 23, 2012 | 8am**

Register online at [www.cathfcu.com](http://www.cathfcu.com)

**Bee Healthy! Bee Active! Bee Happy!**

## St. Stan's Polish Festival 5K Run/Walk 30th Annual Road Race

**Thursday, June 28, 2012 | 6pm**

The race begins and ends at the St. Stan's Athletic Club complex on Lincoln Street in Bay City.

Register online at [www.cathfcu.com](http://www.cathfcu.com)

### 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: 989.891.1015

#### 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

## Employee OF THE Month

Amy Benkert

Accounting Dept. Representative

State Street, Saginaw office  
Staff member since 2008



## Holiday Closing

**MEMORIAL DAY**  
**Monday, May 28, 2012**

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



AMERICA'S  
CREDIT UNIONS<sup>SM</sup>  
*Where people are worth more than money.<sup>SM</sup>*



EQUAL HOUSING  
LENDER

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