

Catholic Federal

A Federally Chartered Credit Union

member news



Msgr. Forbes Scholarship 2011 Applications NOW AVAILABLE

Applications are available online at
www.cathfcu.com
and at any CFCU office location

Application Deadline:
Saturday, March 26, 2011

Since 1982 through the Msgr. Forbes Scholarship Fund, Catholic Federal Credit Union has awarded **over \$1 million dollars in scholarships to over 2,000 students** who want to begin or continue their college education.

NEW & USED Auto Loans



RATES AS LOW AS >>>

*Annual percentage rate, subject to change.

3.99% APR*
UP TO 72 MONTHS

Receive Extra Savings for Being a Member of Catholic Federal

From November 2, 2010 to January 3, 2011, GM is offering credit union members \$1,000 cash back, on top of the existing Invest in America credit union member discount and most other public consumer incentives, including GM employee pricing. This offer is available toward the purchase of a new 2010 or 2011 Chevrolet Avalanche, HHR, Impala, Silverado; Buick Lucerne; or GMC Sierra. For more information, contact the credit union.

Statement Format Changes on Open-End Loans

In order to comply with federal regulation changes on open-end loans you will see minor differences in your statement format. These changes will enhance the details listed under your **Overdraft Line of Credit and Home Equity Line of Credit loans.**

Skip your December Payment
on a Qualifying* Catholic Federal Loan
& Have Extra Cash
for Christmas

Skip a Payment

Application Forms are available online at
www.cathfcu.com
or at any Catholic Federal office location.

Application Deadline:
Monday, November 29, 2010
There is a \$35 fee per loan.

*Other terms and conditions may apply.

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

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	0.30%
6 Month	0.50%
12 Month	0.85%
18 Month	1.10%
24 Month	1.36%
36 Month	1.51%
48 Month	1.76%
60 Month	2.02%

Penalty will be imposed for early withdrawal

VISA PLATINUM	9.90% APR***
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TUITION LOAN	3.99% APR***
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BILL CONSOLIDATION LOAN	8.75% APR**
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JINGLE BELL LOAN	6.74% APR**
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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	3.99% APR**
up to 84 months as low as	4.75% APR**
USED up to 72 months as low as	3.99% APR**

MORTGAGE LOAN RATES	
5-Year Balloon	3.65% APR**
7-Year Balloon	3.75% APR**
10-Year Balloon	3.90% APR**
5 Year Fixed	3.65% APR**
10 Year Fixed	3.90% 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.

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.

Holiday Closings

THANKSGIVING
Thursday, November 25th
All locations CLOSED

Friday, November 26th
Bay City, Essexville and Saginaw offices are OPEN regular business hours,
Vassar office is CLOSED

Saturday, November 27th
Euclid Avenue, Bay City OPEN 9 a.m. – 1 p.m.
Center Avenue, Essexville OPEN 9 a.m. – 1 p.m.
State Street, Saginaw Lobby OPEN 9 a.m. – 1 p.m.,
State Street, Saginaw Drive Thru OPEN 9 a.m. – 3 p.m.



Employee Month

Mindy Wolpert

Loan Department Supervisor
State St., Saginaw office
Staff member since 2008



EFFECTIVE FRIDAY, NOVEMBER 5

The Williamson Road, Saginaw office will close at 5 p.m. during the winter.
We apologize for any inconvenience this may cause.



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