



member



L to R: All Saints students Brittany Burns, Megan Marvin, Bishop Joseph Cistone, Senator Roger Kahn, Robert Looby, CFCU Chairman of the Board; Alan Watson, CFCU CEO; José Salinas, Msgr. Forbes Scholarship Trustee.



State of Michigan Awards Special Tribute for Msgr. Forbes Scholarship Fund

Catholic Federal Credit Union's Msgr. Forbes Scholarship Fund was recently honored by the State of

Michigan for reaching the one million dollar milestone. Since 1982, the scholarship committee has awarded more than \$1.1 million dollars and has given out over 2,300 scholarships to students who want to begin or continue their education.

Senator Roger Kahn attended a special ceremony to present Catholic Federal Credit Union this special tribute. During the presentation, Senator Kahn recognized these awards have no doubt had a valuable impact on the ability of local students to continue their education.

Msgr. Forbes Scholarship applications are now available at all CFCU office locations and online at www.cathfcu.com.

eStatements Go Green. Get Green!

Sign Up Now & Receive \$5* + You will be registered to win a Kindle Fire

Already enrolled in e-Statements? We'll automatically enter you into the drawing to win the Kindle Fire!

Why e-Statements

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- Faster access (you don't have to wait for paper statements)
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Enroll Now

You can enroll yourself by accessing your account through home banking and clicking on the e-Statement link in the menu on the left hand side of the screen. All that is required to receive e-Statements is a valid email address and acceptance of the online disclosure.

*\$5 offer is for accounts not enrolled in e-Statements as of November 1, 2011. \$5 offer expires on November 30, 2011. One Kindle Fire winner will be randomly drawn.



New & Used Auto Loans as low as 2.90% APR* up to 60 months.

Don't miss out on this incredible rate, good for new purchases or refinance your current auto loan.

*Annual Percentage Rate, subject to change.



L to R: Thomas Zirkle, Chief Operating Officer; Pam Lovay, Pat Backus, Marcia Flores, Mary Myczkowiak, Alan Watson, CEO. Missing from Photo: Karen Knippel.

Catholic Federal Staff Inducted into NAFCU Honor Roll

The National Association of Federal Credit Union's recently inducted the following staff at Catholic Federal Credit Union to the Quarter Century Honor Roll in recognition for their more than 25 years of faithful service and dedication to the credit union community. Their selfless contributions have made credit unions a lasting American institution.

Pat Backus

Euclid, Bay City Branch Manager, 27 years

Marcia Flores

Information Systems Manager, 26 years

Karen Knippel

Accounting Representative, 33 years

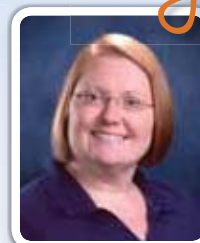
Pam Lovay

Member Services, 26 years

Mary Myczkowiak

Senior Accounting Representative, 26 years

Congratulations!



Sarah Falkenberg,

an **Accounting Member Services Representative** at Catholic Federal Credit Union recently earned her Associate Certification as an IRA

Specialist by passing a two part exam.

Sarah has been employed at the Credit Union for 9 years and has 2 years of IRA experience.



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.

**SKIP A PAYMENT APPLICATION DEADLINE:
Wednesday, November 30, 2011**

There is a **\$35 fee** per loan.

**Other terms and conditions may apply.*



WSGW's Listen to the Mrs. Cookbook Signing

Sue Smith & Art Lewis from WSGW's Listen to the Mrs. radio show will be at CFCU's State Street, Saginaw office on Friday, December 2nd from 4pm - 6pm celebrating the 60th Anniversary of the show. They will be selling and signing cookbooks. Cookbooks sell for \$15 and include hundreds of great recipes. A wonderful gift for Christmas!





**Hat, Scarf & Glove
Donation Drive**

**Warm
Hearts &
Hands**

The cold weather will be here before we know it. Catholic Federal Credit Union is holding a Hat, Scarf & Glove Drive this fall. All proceeds will be donated to area homeless shelters. Drop off boxes are available at all Catholic Federal locations if you are interested in donating.



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

Holiday Closing

THANKSGIVING

Thursday, November 24, 2011
All Locations **CLOSED.**

Friday, November 25, 2011
Vassar office **CLOSED.**

Employee OF THE Month

Justine Woodman

Senior Member Services
Representative

Euclid Ave., Bay City Office
Staff member since 2007



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CREDIT UNIONS
Where people are worth more than money.



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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