

Catholic Federal

A Federally Chartered Credit Union

member news

Catholic Federal 5k Pig Gig Race



Catholic Federal was proud to be the sponsor of one of the premier events for this year's Labadie Pig Gig presented by State Farm. Nearly 500 runners and walkers at "The Catholic Federal 5K Pig Gig Race" strapped on their athletic shoes in Bay City and completed the course that took them over Vet's Bridge, through downtown, and coming back across Liberty Bridge, to finish right in Vet's Park! Phew! Cool medals were given out to each participant...including the little ones who ran the kid's Fun Run. The Labadie Pig Gig presented by State Farm is a fund raiser for the Boys and Girls Clubs and other participating charities. The proceeds from the race benefit the Toni and Trish House for the Terminally Ill. Trained volunteers at the Toni and Trish House offer shelter, meals and personal care for the guest and their family.



Share Secured LOAN: The Best Kept Secret

- Low monthly payments**
- Fixed rate – lock in a low rate for the loan term**
- Flexible loan terms up to 36 months**
- No pre-payment penalty**
- Payment protection insurance available**
- Helps establish or rebuild credit**
- Maintain funds on deposit**

Best of all, when the loan is paid off, you have your savings still intact... plus interest!

New Auto Loan
Rates as low as **2.60%***

Used Auto Loan
Rates as low as **4.25%***

*Annual Percentage Rate, subject to change.



BACK TO SCHOOL SUPPLIES DRIVE A SUCCESS!

Thank you to all of the members who donated school supplies this year. Donations were sent to the Bay Area Catholic Schools, Saginaw Area Catholic Schools and St Elizabeth Catholic School in Reese.

Bridget A. Looby, VP of Development and Community Relations and Tom Zirkle, VP Loans / Member Services.

CFCUSM Rates

SAVINGS RATES	APY*
Prime Daily Savings	0.25%
MEGA Money Market Account	
\$1,000 - \$9,999	.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	.50%
6 Month	.75%
12 Month	1.00%
18 Month	1.26%
24 Month	1.76%
36 Month	2.27%
48 Month	2.52%
60 Month	2.78%

Penalty will be imposed for early withdrawal

VISA PLATINUM	9.90% APR***
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TUITION LOAN	3.99% APR***
12 Month	

BILL CONSOLIDATION LOAN	8.75% APR**
As low as	

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	4.50% APR**
up to 84 months as low as	5.50% APR**
USED up to 60 months as low as	4.25% APR**

MORTGAGE LOAN RATES	
5-Year Balloon	4.00% APR**
7-Year Balloon	4.10% APR**
10-Year Balloon	4.25% APR**
5 Year Fixed	4.00% APR**
10 Year Fixed	4.25% 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.



UPPER LEVEL DISCOUNT TICKETS

\$8.50

Discount Saginaw Spirit upper level tickets are available at the Euclid Avenue, Bay City and State Street, Saginaw office locations. Stop by and get yours today.

T.A.T. events

JOIN Us!

All Catholic Federal members age 50 and better are invited to attend TAT seminars and events. You are also welcome to bring a friend!

History of Bay City Presented by Eric Jylha from WNEM TV5

Thursday, September 16th
10am-11:30am

Delta Planetarium, 100 Center Avenue, Bay City

Light refreshments will be served
at the seminars.

RSVP to 989-799-8744 ext. 107



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 - Thursday 9 a.m. to 5 p.m.
Friday 9 a.m. to 6 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:
Tue., 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

Employee OF THE Month

Alicia Petricevic

Marketing Assistant
State St., Saginaw office
Staff member since 2001




Holiday Closing

LABOR DAY
Monday, September 6
All locations CLOSED

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