



Member News

Catholic Federal
A Federally Chartered Credit Union



St. Patrick's Day Races

The Bay Area Runner's Club
Al Kayner's St. Patrick's Day Races, Bay City

Sponsored by Catholic Federal Credit Union

SATURDAY, MARCH 17

Fitness Expo | Late Registration | Kid's Leprechaun Run

SUNDAY, MARCH 18

8k & 5k Race starts at 11:45am

Register online at Catholic Federal's website www.cathfcu.com



Refer a new member who joins Catholic Federal and your Catholic parish, your friend AND you receive \$10*.

What a great way to help your parish, and it sure beats bingo or a bake sale! Although those are pretty cool too!

Refer a Member Today!

*Offer ends 3/31/2012. Certain membership qualifications exist, call (989) 799-8744 for additional information. Recipient of the \$10 will receive a 1099-INT tax form.



A Better Way to Pay for College

Private Student Loan Solutions Available... A Better Way to Pay for College

Zero origination fees | Lower interest rates | Flexible repayment options

Catholic Federal Credit Union's Student Choice alternative loan program can help fill funding gaps that federal aid can leave behind. For more information and to apply, visit www.cathfcu.studentchoice.org or call our 24/7 call center at **866.679.5885**.

Free Student Loan Workshop

To RSVP, call 989.799.8744 ext. 111

- **Tuesday, March 20, 2012**
6pm - 8pm
Doubletree Hotel
Bay City
- **Wednesday, March 21, 2012**
6pm - 8pm
Horizons Conference Center
Saginaw



T.A.T. events

JOIN US

All Catholic Federal members age 50 and better are invited to attend TAT seminars and events.

Shipwreck Survivor Dennis Hale

Come hear Dennis Hale's story. He is the lone survivor of the Daniel J. Morrell, a 603 foot freighter that sank in the frigid waters of Lake Huron November 1966, killing 28.

Tuesday, April 17th

10am – 11:15am

6180 State St., Saginaw Office

*Light refreshments will be provided.
RSVP to 989.799.8744 ext. 107*

New Volunteer Appointed

to Catholic Federal Credit Union's Supervisory Committee

Ken Groya has been appointed to Catholic Federal's Supervisory Committee.



Ken Groya

Mr. Groya is the Director for the Catholic Cemeteries, Diocese of Saginaw. He is currently the President of the Michigan Cemetery Association.

In addition to Mr. Groya; Joseph DeFrancesco, Carl Jaenicke, Janet Lichon, José Salinas, and Lee R. Scheib serve on the credit union's supervisory committee.

What's Your Money Personality?

Have you ever wondered why you use money in a particular way? Many forces impact the development of your money personality. You make purchases to fulfill desires and to make yourself feel a certain way. Some spending influences include: advertising, media, society, friends, family, and easy credit. In addition, shopping is an "experience" to enjoy and there are so many goods that are so affordable.

One way to evaluate your approach to money is to identify your attitudes about money. Where do you fit?

- **Hoarder** – The hoarder likes to save, budget, and prioritize
- **Spender** – The spender likes to spend
- **Planner** – The planner is the nitty-gritty, take-it-one-step-at-a-time type
- **Dreamer** – The dreamer hatches passionate schemes, but has no idea how to make them come true
- **Merger** – The merger wants to pull all of the couple's money together
- **Separatist** – The separatist wants at least some of his/her own money
- **Risk-taker** – The risk-taker loves adventurous investing
- **Risk-avoider** – The risk-avoider goes for the sure thing

Need a financial counselor? As a member of Catholic Federal Credit Union, you can take advantage of the Accel program, a free financial education and counseling program. To use this service, simply call **1-877-33ACCEL** (332-2235) or visit them at www.accelservices.org.



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

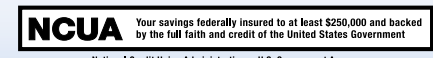
989.799.8813 ■ 800.475.2338

Employee OF THE Month

Frana Sommer

Member Services Representative

Euclid Ave., Bay City office
Staff member for 2 years



Federally Insured by NCUA