



member



Catholic Federal

A Federally Chartered Credit Union

News



International Credit Union Day[®]
OCTOBER 16, 2014

Local Service. GLOBAL GOOD.™

COOPERATION AMONG... MEMBERS
OPEN & VOLUNTARY MEMBERSHIP
BUILDING FINANCIAL STABILITY
SOCIAL RESPONSIB...

FREE SHRED DAYS

for Catholic Federal Members!
PROTECT YOURSELF FROM IDENTITY THEFT

Members are invited to bring up to 4 boxes of papers they would like to have shredded. A shred truck will be outside the offices on the following dates.

State Street, Saginaw Office

Thursday, October 16, 2014 | 11am - 1pm

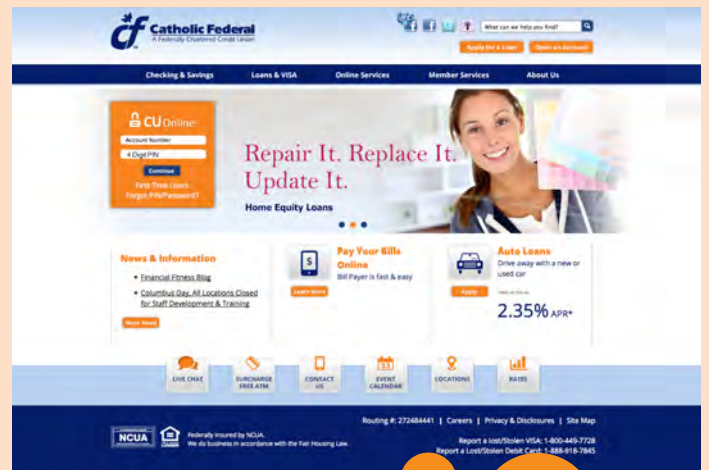
Euclid Avenue, Bay City Office

Friday, October 17, 2014 | 11am - 1pm



New Website Design!

[WWW.CATHFCU.COM](http://www.cathfcu.com)



Service Mission: Improve the Financial Well Being of our Members



ALAN WATSON
President/CEO

PRESIDENT'S MESSAGE

The other day I attended a meeting with other credit unions in the Saginaw area about our joint efforts to improve our communities. Several experiences were shared ranging from assisting with events to sponsoring activities that enrich the lives of our friends and neighbors. It really was a nice reminder how fortunate I am to work in the Credit Union industry – and especially at Catholic Federal. Serving as your President & CEO for nearly four years now has been an honor and a privilege. Thank you for your confidence in our volunteers, management, our wonderful staff, and me.

Where has the year gone? As we move into the 4th quarter of 2014 our focus shifts to budgeting and planning for next year. With that I want to share a brief summary of some of the things that have gone well for the membership and what the future may hold for 2015 and beyond.

Trends in ecommerce have really begun to take hold, changing the financial services industry and Catholic Federal. Everything is driven toward member convenience so we may service the member in a way they find best fits their lifestyle. Internal membership trends are very clear with the growth of remote services:

- 38% utilize online home banking
- 35% receive statements via home banking
- 17% never transact in a branch (virtual members)
- 11% pay their bills via online bill pay
- 7% utilize mobile banking via smartphone
- 200 or more members will sign on loans via secure email by Christmas

With these trends in mind planning for 2015 will include a focus on making all these remote interactions even better. You can expect to see a fresh look for our website, enhancements to mobile banking, expanded access to CU Rewards, new security features with plastic cards, and quicker access to loans.

All of these things are great, of course. But a colleague of mine was recently quoted in a credit union publication discussing what is really important and that is being “terrific”. There needs to be terrific in-person service behind all of these modern conveniences.

We have not forgotten this at Catholic Federal and our branches have never been a more terrific place to improve your financial well being.

Thank you for your membership!

Alan

Love Your Savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.



Catholic Federal is excited to offer you, our member, exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- Exclusive discounted pricing on most new Chevy, Buick, or GMC vehicles with the Credit Union Member Discount from GM
- Save 10% on select regularly priced Sprint monthly service; businesses save 15% on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings for each)
- Savings of up to 50% off other popular plans from Credit Union Auto Club
- Save up to \$15 on TurboTax Federal tax products
- Save on services for your home from ADT, DIRECTV, Allied, and more
- Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.

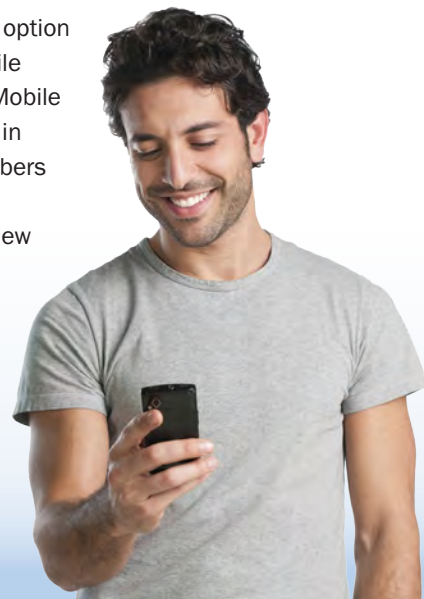


Did you hear that CUREwards went mobile?

Members who have a CFCU Debit Card are automatically enrolled in CUREwards. For every \$5 you swipe, 1 point will be earned. This includes both PIN & Signature based transactions. Your Debit Card Rewards are redeemable for a valuable travel or merchandise award. The more points you save, the greater your reward!

You now have the convenient option of CUREwards through a mobile application. The CUREwards Mobile App is available for download in iTunes and Google Play. Members can view their points, redeem points for merchandise and view CUREwards Mall offers based on your current location.

Access is also available at www.curewards.com



BOARD ELECTION Nominees Selected by the Nominating Committee

The election of the Board of Directors will be held at the Annual Meeting on Saturday, March 21, 2015 at Horizons Conference Center in Saginaw, Michigan. The following nominees have met or exceeded the qualifications required for this 3-year term position. The election will not be conducted by ballot and there will be no nominations from the floor.



INCUMBENT CHAIRMAN
Robert Looby

Mr. Looby has served on the Board of Directors since 1982. He is a principle at Looby Baumgarten, P.C.



INCUMBENT VICE CHAIR
Jerd A. Clayton

Mr. Clayton has served on the Board of Directors since 2003. He works as the Director of Operations at Bieri Hearing Specialists.



INCUMBENT SECRETARY
C. Patrick Kaltenbach

Mr. Kaltenbach has served on the Board of Directors since 2001. He is an attorney at Braun Kendrick Finkbeiner PLC.

Consumer Saving Tip Easy Ways to Find Cash to Stash!

- If you enjoy Starbucks or other indulgences, make a promise to yourself to save an amount equal to what you spend on your guilty pleasures. Every time. No exceptions.
- Create a \$5 Jar. Every time you get a \$5 bill in your wallet, put it in the jar.
- Cancel your landline and just use your cell phone. Lots of people are doing it!
- Avoid vending machines and carry your own snacks instead. This could save you a couple dollars every day. That adds up!

These simple strategies along with others were featured on our Financial Fitness Blog at blog.cathfcu.com/blog.

News CORNER



ALL CFCU LOCATIONS WILL BE **CLOSED** on **Columbus Day, Monday, October 13, 2014;**

for staff training. Account access is available through Home & Mobile Banking, Express Telephone and at an ATM machine.

HAVE EXTRA CASH FOR CHRISTMAS WITH OUR **SKIP A PAYMENT**

program for a qualifying CFCU December loan payment. Skip a Payment forms will be available online at www.cathfcu.com or at any office location in November. The deadline to submit an application is November 28, 2014.

MSGR. FORBES **SCHOLARSHIP**

applications will be available online and at all locations starting November 17, 2014. Since 1982, the scholarship committee has awarded more than \$1.4 million dollars and over 3,000 scholarships to students who want to begin or continue their education.

HEADING SOUTH FOR THE WINTER?

If you are leaving the area for the winter or have recently moved, please contact the credit union or update your address in Home Banking. For your account security, statements are not forwarded by the post office.

JOIN US

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

Today & Tomorrow (TAT) Christmas Luncheon

Space is Limited for this Event, Register Early

Wednesday, December 3, 2014 • Noon

Saginaw Valley State University
Curtiss Hall

Christmas Party Entry Fee Per Person: \$5.

All proceeds will be donated to the Msgr Forbes Scholarship Fund.

To reserve your spot at the T.A.T. Christmas Luncheon, please complete the coupon and return to Catholic Federal Credit Union. You will receive a confirmation postcard approximately one week before the party. This is your ticket to get into the luncheon and needs to be presented at the door in order to attend the party.

*Seating is limited and for Catholic Federal members only.

TAT Christmas Party RSVP Form

Name(s) _____

Account Number _____

(The \$5 per person entry fee will be taken from this account. If you would prefer to pay by check, make payable to CFCU and enclose with your entry form.)

Address _____

City/State/Zip _____

Phone Number _____

Return To:
Catholic Federal Credit Union
Attn: TAT Christmas Party
P.O. Box 6338 • Saginaw, MI 48608

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 9 a.m. to 6 p.m.
Saturday 9 a.m. to 1 p.m.

1002 South Washington

Saginaw, MI 48601
989.799.8744 ■ 800.798.2328 ext. 200
Fax: 989.755.4101

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.

334 Division Street

Vassar, MI 48768
989.799.8744 ■ 800.798.2328 ext. 259
Fax: 989.823.3621

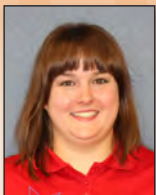
Office Hours:

Tues., Wed., Fri. 9 a.m. to 5 p.m.

Express Telephone

989.799.8813 ■ 800.475.2338

Employee OF THE Month



Nicole Wandzel
Member Services
JULY



Rebecca Swanson
Mortgages
AUGUST



Denise Bauer
Contact Center
SEPTEMBER

Balanced Scoreboard

As of August 31, 2014

Members	27,030
Assets	\$328,696,163
Loans	\$207,531,429
Shares/Certificates	\$291,241,060
Checking Accounts	12,493

