



Member News **Catholic Federal** A Federally Chartered Credit Union

Congratulations!

*Tis the Season!
Share the Gift*

of Credit Union Membership!

Give this coupon to a Family Member or Friend Today

\$25

Become a New Member and Receive \$25 Deposited* into your Account 

*New members only, offer ends 12/31/2013. Certain membership qualifications exist. Recipient of the \$25 will receive a 1099-INT tax form. Must present this coupon at the time the account is opened. This offer cannot be combined with any other current offer.



Tiffany Greening has been promoted to Vice President of Risk Management and Compliance at the credit union.

Ms. Greening is a graduate of Northwood University with a Bachelor of Business Administration. She has also been certified as a Credit Union Compliance Expert and Bank Secrecy Act Compliance

Specialist through the Credit Union National Association. She has been employed at the credit union for 10 years. During that time she has worked as the Compliance & Training Supervisor and Executive Secretary.



Kristy Fila has been named the Branch Manager for the Euclid, Bay City office.

Ms. Fila has been employed at the credit union for 17 years. During that time she has worked as the Marketing Assistant, Member Contact Supervisor and as the Essexville Branch Manager.



Laura Kosiara has been named Essexville Branch Manager.

Ms. Kosiara has been employed at the credit union for 21 years. During that time she has worked in the accounting, loan department and Cass Ave, Bay City office.



JOIN US

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

Life Balance: Learn to Juggle Like a Pro

Thursday, January 30th, 2014

10am - 11am
6180 State St., Saginaw Office

Judi Powers, M.S., C.W.C. from MidMichigan Medical Center will present humorous and fun-filled ways to overcome stress, achieve better life balance and maintain a healthy lifestyle.

To RSVP for the seminar call 989.799.8744 ext. 103.



Special Promotional Visa Rate

All purchases made on a Catholic Federal VISA now through December 31, 2013 will have a promotional rate of

4.90% APR*

through June 30, 2014.

On July 1, 2014 the APR on those purchases will return to 9.90% APR.

*Annual percentage rate. The promotional rate applies only to purchases and not to cash advances and balance transfers. The promotional APR of 4.90% is good for all purchases made during 11/15 - 12/31/2013. For balances remaining on these purchases after 6/30/2014, the APR will return to 9.90%.

Employee OF THE Month

Pam Stark
Communication's Courier

Staff member since 1997



Holiday Closings

Christmas Eve

Tuesday, December 24, 2013
All Locations **OPEN** 9am - 1pm

New Year's Eve

Tuesday, December 31, 2013
All Locations **OPEN** 9am - 1pm

Christmas Day

Wednesday, December 25, 2013
All Locations **CLOSED**

New Year's Day

Wednesday, January 1, 2014
All Locations **CLOSED**

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.

1002 South Washington

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

Office & Drive Thru 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 & Drive Thru 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 & Drive Thru 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



Federally insured by NCUA