



# Member News **of** Catholic Federal

A Federally Chartered Credit Union



## Special Holiday Promotional Visa Rate

Great for Thanksgiving, Black Friday, & Christmas!

All purchases made on a Catholic Federal VISA during November 15 - 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%.



### 5 Fast Facts to Help Build Your Credit Score

- 1. Pay your bills on time.**
- 2. Use less than 30% of your total available credit.** An example would be if you have \$1,000 of available credit on your credit card, you should never have a balance more than \$300.
- 3. Don't open too many lines of credit.** Having several open lines of credit, even if not all of them are in use, will raise red flags from potential lenders.
- 4. Maintain a good balance of credit.** This includes installment loans, like a car loan, in addition to credit cards.
- 5. Check your credit report regularly.** Checking once every 4 months should ensure that accurate information is being reported. Log on to [www.annualcreditreport.com](http://www.annualcreditreport.com) to download your free reports (*one free from each of the 3 credit reporting bureaus each year*).

For more information on credit reports and scores, visit Accel's online Resource Center at <http://www.accelservices.org/members/resources/resource-center.htm>. Accel is a free financial counseling and budgeting program for members of Catholic Federal. Their toll free number is 1-877-33-ACCEL.



**Hat & Glove Donation Drive now through December 2, 2013.**  
Drop boxes are available at all offices. All proceeds will be donated to area shelters.



**GREAT WOMEN**  
of the Great Lakes Bay Region



**Nominate Your Great Woman  
of the Great Lakes Bay Region!**

The Great Women of the Great Lakes Bay Region award recognizes great women who demonstrate a commitment of time, talent and experience in a meaningful way to advance our communities – making our region a better place to live, work and dream.

2013 recipient, Bridget Looby, VP of Community Development at CFCU; stated *“I was deeply humbled and honored to have been chosen for this award. I absolutely adore the Great Lakes Bay Region!”*

Eight women will be selected from the region – two from Bay, two from Saginaw, two from Midland, and two from Isabella counties. Also, four female students, one from Saginaw Valley State University, one from Delta College, one from Central Michigan University, and one from Northwood University will be honored. You can nominate a great woman by visiting [www.cathfcu.com](http://www.cathfcu.com). The deadline is December 1, 2013.

**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



**Msgr. Forbes Scholarship  
Applications Are Now Available**

Scholarship applications are now available online at [www.cathfcu.com](http://www.cathfcu.com) and at all CFCU office locations. The scholarship deadline is Saturday, March 1, 2014.

Since 1982, the Msgr. Forbes Scholarship Committee has awarded more than \$1.4 million dollars and has given out over 3,000 scholarships to students who want to begin or continue their education.

**Holiday Closing**

**THANKSGIVING**

Thursday, November 28, 2013

All Locations **CLOSED**

Friday, November 29, 2013

Vassar office **CLOSED**

**Employee  Month**

**Monica  
Corriveau**

**Accounting Department**

*Staff member since 2008*

