



# member news



**Catholic Federal**  
A Federally Chartered Credit Union

## buying a home

Your dream + Catholic Federal = Home Sweet Home



Whether you're building, buying or refinancing our mortgage experts promise you exceptional personal service and a full range of mortgage products to fit your financial needs.

### Buy Now to take Advantage of...

- Low down payment options
- No application fee
- Low credit union rates
- Get pre-approved, so you know what you can afford

### 30 Year Fixed Rate Mortgage

Don't miss out on historic low housing rates

### Balloon Mortgage

Much lower rates for affordable monthly payments, fixed for the balloon term up to 10 years

### Lower closing costs

- No negative amortization or prepayment penalty
- Refinance Your Current Mortgage
- Even a  $\frac{1}{2}\%$  rate reduction could be beneficial

### Save MONEY. Save TIME. Save the Hassle.

Contact Catholic Federal's Mortgage Department today  
(989) 799-8744 / (800) 798-2328 ext. 159.



### Student Loans

Zero origination fees | Lower interest rates

Flexible repayment options | Easy online application

visit [www.cathfcu.studentchoice.org](http://www.cathfcu.studentchoice.org)

or call our 24/7 call center at **866.679.5885**



### FREE KID'S MOVIE NIGHT

COME BE A  
**SUPER HERO**  
WITH CATHOLIC FEDERAL

**DATE:** Wednesday, August 10th

**MOVIE:** "The Incredibles"

**START TIME:** 7pm

**THEATER:** State Theatre  
913 Washington Avenue,  
Bay City

**FREE** admission & 1 small  
popcorn per person  
compliments of CFCU

Money Bee will be there to greet you!  
Dress in your favorite super hero costume.

**THE INCREDIBLES**



Rate as low as

**6.74% APR\***

FINANCING AVAILABLE UP TO 36 MONTHS

\*Annual Percentage Rate. Subject to change.



# CFCU<sup>SM</sup> Rates

<b>SAVINGS RATES</b>		<b>APY*</b>
Prime Daily Savings		0.25%
<b>MEGA Money Market Account</b>		
\$1,000 - \$9,999		0.30%
\$10,000 plus		0.40%
IRA Share		0.35%
<b>Super Saver \$25,000-\$49,999</b>	<b>0.60%</b>	
<b>Super Saver \$50,000 plus</b>	<b>0.70%</b>	

Fees may reduce earnings.

<b>SHARE CERTIFICATES</b>		<b>APY*</b>
3 Month		0.30%
6 Month		0.40%
12 Month		0.75%
18 Month		0.85%
24 Month		1.01%
36 Month		1.26%
48 Month		1.51%
60 Month		1.76%

Penalty will be imposed for early withdrawal.

<b>VISA PLATINUM</b>	
	9.90% APR***

<b>SUNNY DAYS LOAN</b>	
<b>As low as</b>	6.74% APR**

<b>TECHNOLOGY LOAN</b>	
	4.99% APR***

<b>TUITION LOAN</b>	
<b>12 Month</b>	3.99% APR***

<b>BILL CONSOLIDATION LOAN</b>	
<b>As low as</b>	8.75% APR**

<b>AUTO RATES</b>	
<b>NEW</b>	
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	3.25% APR**
up to 72 months as low as	3.99% APR**
up to 84 months as low as	4.99% APR**
<b>USED</b>	
up to 60 months as low as	3.25% APR**

<b>MORTGAGE LOAN RATES</b>	
5-Year Balloon	3.99% APR**
7-Year Balloon	4.09% APR**
10-Year Balloon	4.24% APR**
5 Year Fixed	3.99% APR**
10 Year Fixed	4.24% 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.

# T.A.T. events

## JOIN US

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

### Fall in Love with Bay City

Presented by Candace Bales, Executive Director of Downtown Development Authority

**Thursday, September 15th**

10am – 11:30am

Delta Planetarium, Bay City

Light refreshments will be served.  
RSVP to 989.799.8744 ext. 107

# Back to School SUPPLIES DRIVE

Help out area Catholic schools by donating school supplies.  
A drop box will be available at all Catholic Federal locations until August 20th.



## Holiday Closing

### LABOR DAY

Monday, September 5, 2011

All Locations **CLOSED**  
Have a safe holiday!

## Employee of the Month

Monica Corriveau

Accounting Dept. Representative

State Street, Saginaw Office  
Staff member since 2008



### 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.

Saturday 9 a.m. to 1 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.

#### 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



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CREDIT UNIONS<sup>®</sup>  
Where people are worth more than money.



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