



# Member News Catholic Federal

A Federally Chartered Credit Union

**Happy New Year!**  
 We value the financial relationship we have built together. We wish you continued success, increased prosperity and much happiness!

**Monica Corriveau**  
 2013 Deborah Frisch  
 EMPLOYEE OF THE YEAR

Monica Corriveau was chosen as the 2013 Deborah Frisch Employee of the Year. Annually, CFCU management staff selects one employee that has displayed exceptional work performance; service to the membership and dedication to the credit union goals.



"It is a great honor to be chosen as the 2013 Deborah Frisch Employee of the Year. I feel tremendously blessed to be a part of Deb's legacy. She was an inspiration to me. Receiving this award fulfills my goal to please Deb and Catholic Federal Credit Union. It is a dream come true for me," Monica stated.

Monica has been employed at the credit union for 5 years and works in the Accounting Department.

**Congratulations on this honor Monica!**

## Everything + Loan

NO PAYMENT FOR **90 DAYS\*\***

RATE as low as  
**5.99% APR\***  
 FOR 36 MONTHS

**BORROW FOR ANYTHING YOU WANT!**

LOAN AMOUNT	EQUAL MONTHLY PAYMENTS
<b>\$3,000</b>	<b>\$91.26</b>
<b>\$5,000</b>	<b>\$152.09</b>
<b>\$7,500</b>	<b>\$228.14</b>
<b>\$10,000</b>	<b>\$304.18</b>

- Home Appliances
- Consolidate Debt
- Car Repairs
- Vacation
- And much more!

\*Annual Percentage Rate. Rates, terms and conditions vary based on credit worthiness qualifications. All loans are subject to approval and are subject to change without notice.  
 \*\*Loan amount subject to approval. Interest accrues from date loan is funded.

# 5 RESOLUTIONS THAT SAVE MONEY!

**New Year's Resolutions and fresh starts are all around us. Did you realize that they could also save you money?**



**Eat Healthier.** Eating healthy does not have to be expensive! The fat, salt, and sweets are the expensive items. One bag of chips can cost \$4. For the same money, you could buy 5 pounds of potatoes, which contain vitamins and fiber.

**Pay Down Debt.** Paying down debt has the added benefit that your credit score goes up with the less amount of debt you have. That means the next time you borrow money, you'll pay less for that loan.

**Quit Smoking.** A pack a day habit can cost between \$1,825 - \$3,650 per year. You will also save on insurance premiums.

**Exercise Regularly.** If people are eating right and exercising 3 times a week for 20 minutes or more, they see prescription costs decrease by 70% and medical costs by 30%. Plus, exercise can dramatically improve conditions like diabetes, high blood pressure, cholesterol and heart disease.

**Build up an Emergency Fund.** Stress less when you have spare cash in case of an emergency, so you do not have to use expensive options like high APR credit cards and payday loans.



ALAN WATSON  
President/CEO

## PRESIDENT'S MESSAGE

### Happy New Year!

Once again we are given the prospect of a new year. This season is very busy at Catholic Federal in planning all of the good things to come in 2014. Know that our goals will remain focused on our service mission of improving the financial well being of our members.

An important part of this mission is providing FREE services to members, such as checking accounts, debit cards with REWARDS, credit cards, internet banking, online bill payment, mobile banking, and eStatements, just to name a few. Interest rates on mortgages and automobiles have never been lower. To us, these basic member benefits are just the minimum of what we offer to you.

There is a very long established tradition of giving back to help our members and our communities. Three great examples you will read about are the Monsignor Forbes Scholarships, the Community Relations Program, and the FREE events for members in our Today and Tomorrow club. All of these continue to provide wonderful benefits through the generous efforts of our volunteer committees and staff.

We would love the opportunity to further grow our relationship with all of our members. And, if you know of someone who is not a member, please share how Catholic Federal has made an impact on your family or community. Our "family" is very large and there is ALWAYS room for more!

*Alan*

### New this year!

You will receive Catholic Federal's newsletter 4 times a year to keep you informed of credit union information, events and fun!

CATHOLIC FEDERAL CREDIT UNION

## Gives Back to the COMMUNITY

In 2013, Catholic Federal Credit Union donated \$40,000 to non profit 501(c)(3) organizations that provide food, shelter, counseling, and other miscellaneous humanitarian needs to people living in the local area through their Community Relations Program. Since 1990, the credit union has donated \$420,000 through this program.

### 58TH ANNUAL MEETING

## Dinner & Dance

**DATE:** Saturday, March 1, 2014

**TIME:** 5pm Meeting & Prize Drawings  
6pm Buffet Dinner  
7:30pm - 11pm  
Entertainment by The Sinclairs

**LOCATION:** Doubletree Hotel  
1 Wenonah Park Pl, Bay City, MI

**COST:** \$20 per member  
(Limited to 2 tickets per member account and the primary member must be at least 16 years of age or greater)



Tickets go on sale  
**Tuesday,  
January 21, 2014**  
at all locations and  
over the phone.

Don't delay, tickets  
normally sell out in a  
few hours!



# SAGINAW SPIRIT

## CREDIT UNION NIGHT

SATURDAY, FEBRUARY 15, 2014,  
DOW EVENT CENTER

**Upper Level Adult Seating Price: \$9.50**

Option of adding Hot Dog, Pop & Chips  
for an additional \$4.50

**Student Special, This Game Only! Ages  
2 - 18, \$6.50 per student ticket**

To order your tickets for Credit Union night, contact the credit union at (989) 799-8744 ext. 103 by February 10, 2014. Catholic Federal members who purchase tickets will be in the same seating section.

Enjoy the Ice Blast Festivities before the game, live entertainment will be held in tents outside the Dow Event Center! Inflatables and games will be available in the Blue Line Club before and during the game for kids. Skate with the Saginaw Spirit players after the game! Bring your own skates to participate.



*Service Mission:  
Improve the  
Financial Well  
Being of our  
Members*

## Foreign Wire Transfer

Effective February 1, 2014 the International Wire Transfer fee will be \$75 per transfer. The Domestic Wire Transfer fee will remain at \$30 per transfer. Please contact our Accounting Department at (989) 799-8744 ext. 139 to discuss alternative methods of transferring funds or if you have any questions.

# BAY AREA RUNNER'S CLUB St. Patrick's Race in Bay City

**Saturday, March 15**

-  Fitness Expo
-  Late Registration
-  Kid's Leprechaun Run

**Sunday, March 16**

-  8k Race @ 9:30
-  5k Race @ 11:30

**NEW THIS  
YEAR!**  
Run both races for an  
**IRISH  
DOUBLE**

**See you at the  
Start Line!**

**Register online at  
Catholic Federal's website  
[www.cathfcu.com](http://www.cathfcu.com)**



## JOIN US

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

### Life Balance

Learn to Balance Like a Pro

**Thursday, January 30, 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.

### War of 1812

**Thursday, February 20, 2014**

10am - 11am

6180 State St., Saginaw office

Back by Request! **ERIC JYLHA** will present on the War of 1812, also known as "The Forgotten War" and America's second war of independence.

To RSVP for a seminar, call 989.799.8744 ext. 103.



## 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.

**Scholarship Deadline: 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.

**Due to low transaction volume,** the State Street, Saginaw drive thru will now close at **1pm on Saturdays.**

## YEAR END ANNUAL AUDIT

Verification of account balances are made as a part of our regular periodic audit. Please reconcile your account information on your statement with your records.

If it is **INCORRECT**, please contact **Nicole Klee at The Rehmann Group at 989.797.8345.**

If the information is **CORRECT** then no reply is necessary.

## Employee OF THE Month

**Rebecca Swanson**

**Mortgage Loan Officer**

State Street, Saginaw office  
Staff member since 1998



## Balanced Scoreboard

As of November 30, 2013

Members .....	27,040
Assets .....	\$323,993,863
Loans .....	\$204,951,302
Shares/Certificates .....	\$287,673,629
Checking Accounts .....	12,110

### 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



Federally Insured by NCUA