

Catholic Federal

A Federally Chartered Credit Union

member news



Important Information about Debit Card Courtesy Pay

Courtesy Pay is a convenient service and benefit that is added to your checking account that provides an added layer of protection in the event you need to use it. Beginning July 1, 2010, we will no longer be able to authorize and pay overdrafts for your one-time debit card transactions without your affirmative consent (opt-in). Below are important FAQ's to help explain the changes.

Q. What is a one-time debit card transaction?

A. Whenever you swipe your debit card and sign at a credit card terminal to make a purchase. Online purchases with your debit card will also fall under this category.

Q. What will happen if I do not opt-in?

A. Any one-time debit card transaction you try to process with insufficient funds in your account will be declined and you will need another way to pay for your purchase.

Q. How can I ensure that my one-time debit card transactions will not be declined and successfully post to my account?

A. Submit your affirmative consent to permit CFCUSM to authorize and pay overdrafts on your one-time debit card transactions by stopping in at any of our office locations, or contact us via phone, email or mail.

Please contact us if you have additional questions at (989) 799-8744 ext. 139 or ext. 890 or send an email to: courtesypay@cathfcu.com.

Limited Time Offer...

Finance an Auto with CFCU, Receive



New Auto Loan Rates
as low as **2.60% APR***

Used Auto Loan Rates
as low as **4.25% APR***

*Annual Percentage Rate, subject to change.

Million Dollar Milestone reached with Msgr. Forbes Scholarships

A special milestone has been reached! Catholic Federal Credit Union recently awarded \$143,600 to over 300 students with the Msgr. Forbes Scholarship Fund bringing the total amount awarded since 1982 to over \$1 million dollars!

The scholarship program, which originated in 1982, was inspired to honor the legacy of the late Msgr. Eugene A. Forbes whose dedication and commitment to encouraging the pursuit of higher education, coupled with the credit union's philosophy of 'people helping people', continues to be an integral part of Catholic Federal Credit Union. Over 2,000 scholarships have been awarded to students who want to begin or continue their education.

The college scholarships are open to members of the credit union who meet the criteria based on financial need, community involvement, educational/occupational goals, grade point average, and other requirements.

Applications for a 2011 scholarship will be available in November.



Having faith in a credit union has never been so easy.

Member Appreciation Days

State Street, Saginaw

Thursday, July 29th | 11am – 2pm

Join us for hot dogs, chips and ice cold bottled water. Enjoy entertainment by magician "Nate the Great". Members can register to win a cooler full of summer fun! One winner will be randomly drawn at the event.

Williamson Road, Saginaw

Friday, July 30th | 11am – 2pm

Join us for some snacks. Members can register to win a cooler full of summer fun! One winner will be randomly drawn at the event.

Vassar

Friday, July 30th | 11am – 2pm

Join us for some snacks. Members can register to win a cooler full of summer fun! One winner will be randomly drawn at the event.

Euclid Avenue, Bay City

Thursday, August 5th | 11am – 2pm

Join us for hot dogs, chips and ice cold bottled water. Enjoy entertainment by magician "Nate the Great". Members can register to win a cooler full of summer fun! One winner will be randomly drawn at the event.

Cass Avenue, Bay City

Friday, August 13th | 11am – 2pm

Join us for some snacks and enjoy entertainment by magician "Nate the Great". Members can register to win a cooler full of summer fun! One winner will be randomly drawn at the event.

Center Avenue, Essexville

Thursday, August 27th | 11am – 2pm

Join us for hot dogs, chips and ice cold bottled water. Enjoy entertainment by magician "Nate the Great". Members can register to win a cooler full of summer fun! One winner will be randomly drawn at the event.



Download Now Available

For members using Quicken, America's #1 personal finance software, you can now download your financial information from Catholic Federal's homebanking service. To download your information, click on the "Downloads" option under "Accounts" in the menu located on the left hand side of the credit union's homebanking site once you log into your account online.

Catholic Federal 5k Pig Gig Race Walk or Run

Saturday, August 7th

10:30am | Bay County River Walk



With your entry fee to the race enjoy:

- FREE entry to the Labadie Pig Gig
- Concert admission on Saturday night to see Gloriana

Receive \$1 off your race entry fee by picking up a race form at any Catholic Federal office or by downloading a form from our website.

Visit www.piggig.com for more information and to register online.



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 16th.

BEST OF THE BEST

Reader's Choice Awards

The Saginaw News 2010

Thank you for
voting us
Best of the Best
Credit Union
9 Years in a Row!

CFCUSM's Privacy Pledge to our Credit Union Members

Important Information About the Personal Data Catholic Federal Credit Union Collects, and How we use it to Provide Products and Services to You

INFORMATION WE COLLECT

Catholic Federal Credit Union collects nonpublic information about you from some or all of the following services:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and,
- Information we receive from a consumer reporting agency.

INFORMATION WE DISCLOSE

We do not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties except as permitted by law.

CATHOLIC FEDERAL CREDIT UNION'S SECURITY MEASURES

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

If you would like to receive a copy of Catholic Federal Credit Union's Privacy Policy, please contact the credit union by calling (989) 799-8744 or toll-free at 1-800-798-2328.

Bee Club Day

In appreciation of our members
age 0-13 years of age.

Friday, July 16th
1pm - 3pm

Stop by any CFCU location
for a cool ice cream treat.

Register to win a basket full of summer
goodies, valued at \$150. 1 winner will be
chosen from each office.



CFCUSM Rates

SAVINGS RATES	APY*
Prime Daily Savings	.25%
MEGA Money Market Account	
\$1,000 - \$9,999	.50%
\$10,000 plus	.75%
IRA Share	1.00%
Super Saver \$25,000-\$49,999	1.00%
Super Saver \$50,000 plus	1.26%

SHARE CERTIFICATES	APY*
3 Month	.50%
6 Month	.75%
12 Month	1.00%
18 Month	1.26%
24 Month	1.76%
36 Month	2.27%
48 Month	2.52%
60 Month	2.78%

VISA PLATINUM	9.90% APR***
---------------	--------------

TUITION LOAN	
12 Month	3.99% APR***

BILL CONSOLIDATION LOAN	
As low as	8.75% APR**

AUTO RATES	
NEW 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	3.90% APR**
up to 72 months as low as	4.50% APR**
up to 84 months as low as	5.50% APR**
USED up to 60 months as low as	4.25% APR**

MORTGAGE LOAN RATES	
5-Year Balloon	4.00% APR**
7-Year Balloon	4.10% APR**
10-Year Balloon	4.25% APR**
5 Year Fixed	4.00% APR**
10 Year Fixed	4.25% 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.

Sunny Days Loan

Rate as low as **6.74% APR****
 Financing available up to \$10,000 for 36 months

LOAN AMOUNT	MONTHLY PAYMENTS
\$2,500	\$76.91
\$5,000	\$153.81
\$10,000	307.61

**APR=Annual Percentage Rate. Rate listed represents the credit union's best rate and is subject to credit approval. Not all members qualify for the best rate. To determine your rate, contact the credit union. Rate and term subject to change.

Sick of the doom & gloom?

Visit Good News in the Great Lakes Bay Region
www.greatlakesbaynews.org

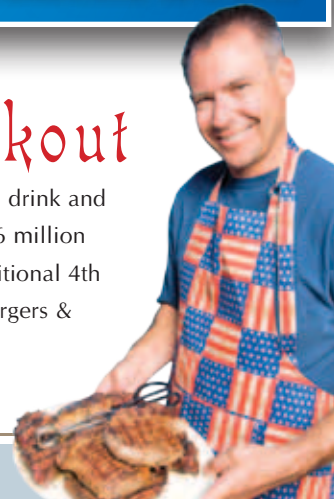
Spread your good news



Sponsored by Catholic Federal Credit Union, Garpiel Landscaping, XO Communications, and 96 WHNN

4th of July BBQ Cookout

As with many holidays, the 4th of July celebration includes food, drink and the realization of how fortunate we are as a nation. More than 66 million Americans said they have taken part in a 4th of July BBQ. A traditional 4th of July BBQ consists of the following traditional favorites: hamburgers & hot dogs, chicken, ribs, garden salads, potato salad, chips and watermelon. Enjoy!



JOIN Us!

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



6th Annual Fall Color & Casino Trip

Come enjoy Michigan's beautiful fall colors as we head to the Little River casino in Manistee.

Wednesday, October 20th

COST: \$30 per person
(pre-registration required, no refunds)

You will receive \$20 in gaming credits, \$5 food credit, and members age 55 and older will receive an additional \$5 in gaming credits for Club 55.

Round trip motor coach transportation is included and a small snack will be served on the bus with a bottled water. Includes four and a half hours of gaming

- 8:00am Bus will leave Saginaw Lowe's parking lot
- 8:15am Bus will leave Bay City Meijer's parking lot on Wilder
- Restroom break in Clare

To register, complete registration form to the right, detach, and return with full payment (make checks payable to Lazy Dayz Travel) by September 1st to:

Lazy Dayz Travel

5066 S. Huron Road
Standish, MI 48658

LEGAL NAME

First: _____

Middle: _____

Last: _____

Date of Birth: _____

E-mail: _____

Phone: _____

Cell: _____

Other: _____

Address: _____

Emergency Contact: _____

Assistance Needed: _____

Wheelchair YES NO
Little River Player's Card YES NO

LEGAL NAME

First: _____

Middle: _____

Last: _____

Date of Birth: _____

E-mail: _____

Phone: _____

Cell: _____

Other: _____

Address: _____

Emergency Contact: _____

Assistance Needed: _____

Wheelchair YES NO
Little River Player's Card YES NO



Catholic Federal

A Federally Chartered Credit Union

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.

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: 989.891.1005

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.

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



AMERICA'S
CREDIT UNIONS
Where people are worth more than money.



EQUAL HOUSING
LENDER

NCUA 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

© CUAdvantage.com • 877.799.0784

Employee OF THE Month

Kelly Prast

Mortgage Dept. Supervisor
State Street, Saginaw Office
Staff Member since 2002



Balanced Scoreboard

As of May 31, 2010

Members	26,131
Assets	\$277,496,979
Loans	\$190,914,496
Shares/Certificates	\$245,821,376
Checking Accounts	10,426