

Member News

Student Loans!



Like a traditional rite of spring, millions of parents and college-bound students will soon be receiving financial aid award letters. To help families decode the lingo and make informed financial decisions, Catholic Federal Credit Union will be holding a free webinar event on **May 10th, at 7:00 p.m.** entitled **“College Financing 101: Understanding Your Award Letter”**.

The presentation will be led by Melissa Hunt, a financial aid expert from Credit Union Student Choice, Catholic Federal CU’s partner in student lending. Hunt has worked with credit unions across the country to provide college planning seminars and will help gain a deeper understanding of common types of financial aid and learn what to consider when comparing award letters, how to determine their true need, and how to appeal an award letter.

Registration is required for the webinar and can be completed online at www.cathfcu.com.



High School Seniors

Before you Head off to College
Do you have the financial tools you need?

- **Student Loans** – Zero origination fees, lower interest rates, flexible repayment options.
- **Platinum VISA Card** – No annual fee, low non variable rate of **9.90% APR***, that means the rate stays the same, no teaser rates.
- **Free Personal Checking Accounts** – That’s right, totally free.
- **Surcharge Free ATM** – Access to Over 28,000 CO-OP Network ATMs throughout the U.S.
- **Technology Loan** – Can be used for a smart phone, computer, iPad, digital camera.

* Annual percentage rate. Parent co-signer may be required.



Having Trouble Refinancing your Mortgage?

95% Mortgage Financing Available...
Low Closing Costs

Contact us today!

Don't miss out on record low mortgage rates.



In Memory

Catholic Federal Credit Union would like to express sincere condolences to the family of Mr. Floyd Shaddeau. Mr. Shaddeau served on the credit union’s Board of Directors from 1989 to 2008.

Member’s FREE Personal Checking Referral Program

FREE Personal Checking...Yeah, that’s Right... Really FREE!

Don’t keep it a secret! Share CFCU’S FREE Personal Checking with friends and family!

To say thanks for spreading the good word about our FREE Checking, CFCU will reward both you and the member you refer **\$25!****

No limit on how many people you refer!

Simply hand our referral coupons (available at all offices or online).

**Membership eligibility requirements must be met. Offer good for new checking accounts only. The coupon must be presented at time of checking account opening to receive this offer.*

***\$25 is reportable to the IRS.*

This program ends July 1, 2011.

T.A.T. events

Beware of Scams!

We want to continue to spread the word to our members and our community about common scams that you or your loved ones could fall prey to. Always remember to refrain from giving anyone your personal banking information to help prevent identity theft. Catholic Federal will never contact you by phone, text or email requesting that you verify your account number or PIN.

Watch out for these scams:

- Lottery winnings where you receive a check and letter stating you have won the lottery
- Online auction or personal ad sites stating you have won money - be cautious when giving your personal information and receiving payment via check
- Text messages requesting account and PIN information be verified in order to reactivate debit or credit cards
- Automated phone calls requesting account information to verify direct deposits from the Social Security Administration
- Emails urging verification of account information by clicking on an embedded link

Save up to 20% on your Grocery Bill

Apply these 5 basic fundamentals of a frugal cook to save money on your next trip to the grocery store.

1. Always know what's for dinner
2. Use coupons and/or supermarket reward cards
3. Watch weekly ads for specials
4. Use leftovers for lunch
5. Reduce the number of times you eat out



JOIN US

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

Summer Fun in Saginaw

*Presented by Marsha Braun
Director of Marketing
Saginaw Arts & Enrichment Commission*

Thursday, May 19th

10am – 11:30am
6180 State St., Saginaw Office

Senior Citizen Prevention on Scams & Fraud

*Presented by Officer Brian Kanicki
Saginaw Township Police Dept.*

Tuesday, June 14th

10am – 11:30am
6180 State St., Saginaw Office

Light refreshments will be served at the seminars. RSVP to 989.799.8744 ext. 107

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

MEMORIAL DAY
Monday, May 30, 2011
All Locations **CLOSED**
Have a safe holiday!

Employee OF THE Month

Brad Doran

Information Systems Technician

State St., Saginaw Office
Staff member since 2009



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