

Dear Emma,

With the arrival of Spring and the Easter season, we are growing our membership and offering valuable resources and special rates to help you save money.

Are you ready to make home improvements or special purchases? If so, we're offering outstanding rates as low as 1.99% APR* for our Home Equity Line of Credit.

We invite you to read more exciting news below and check out our full calendar of events, including a Home Buyers workshop on Tuesday, April 11.

Thank you for your trust and confidence in Catholic Vantage Financial!



Welcome to all Catholics in Archdiocese of Detroit and to Madonna University!

We are pleased to announce that Catholic Vantage Financial has received approval from the National Credit Union Administration (NCUA), the credit union's governing agency, to offer our services to more than 1.3 million Catholics in the Archdiocese of Detroit, which includes the six counties of Wayne, Oakland, Lapeer, St. Clair, Macomb and Monroe. We also welcome the opportunity to serve the employees and members of the Archdiocese of Detroit and its parishes, schools and organizations.

In addition, Catholic Vantage Financial received approval to provide financial services to students, staff and instructors of Madonna University. We have a long history of supporting Madonna University through fundraising for scholarships, event sponsorships, and student internships with CVF in accounting and marketing.

Please share this good news with your friends and neighbors!

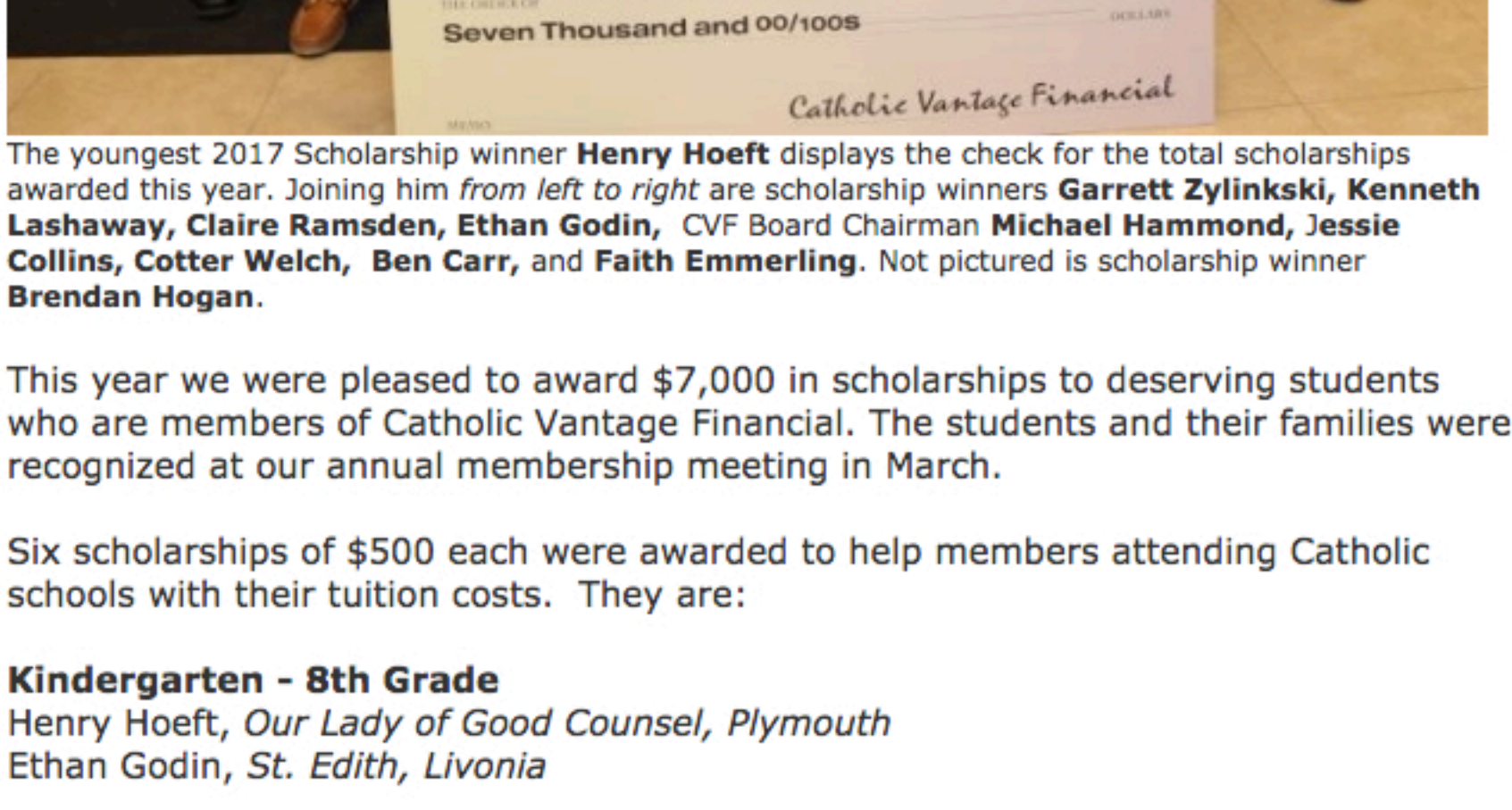
Message from Peter Bagazinski, CEO



As we look forward to 2017, we are really excited about our expanded field of membership. Now we are able to serve all Catholics in the Archdiocese of Detroit, setting us on a course for continued growth. During the coming year, we are undertaking several new initiatives, including expanded resources and products for Financial Services and Insurance. Members seeking investment options can talk with an investment representative to plan their savings goals. Also, new insurance products for members will range from home and auto, to pet insurance, along with a full service brokerage to meet all of your insurance needs. We will also upgrade our online banking and mobile services along with our online account opening and lending giving you more easy-to-use options around the clock.

Wishing you and your family blessings for a joyous Easter from all of us at Catholic Vantage Financial.

Meet our 2017 Scholarship Winners



The youngest 2017 Scholarship winner **Henry Hoefft** displays the check for the total scholarships awarded this year. Joining him from *left to right* are scholarship winners **Garrett Zylinski**, **Kenneth Lashaway**, **Claire Ramsden**, **Ethan Godin**, CVF Board Chairman **Michael Hammond**, **Jessie Collins**, **Cotter Welch**, **Ben Carr**, and **Faith Emmerling**. Not pictured is scholarship winner **Brendan Hogan**.

This year we were pleased to award \$7,000 in scholarships to deserving students who are members of Catholic Vantage Financial. The students and their families were recognized at our annual membership meeting in March.

Six scholarships of \$500 each were awarded to help members attending Catholic schools with their tuition costs. They are:

- Kindergarten - 8th Grade**
Henry Hoefft, *Our Lady of Good Counsel, Plymouth*
Ethan Godin, *St. Edith, Livonia*
- High School**
Cotter Welch, *Mercy High School, Farmington Hills*
Kenneth Lashaway, *Fr. Gabriel Richard High School, Ann Arbor*
Ben Carr, *Divine Child High School, Dearborn*
Faith Emmerling, *Divine Child High School, Dearborn*

College
Four college scholarships of \$1,000 each were awarded to high school graduating seniors in Michigan, including:

- Brendan Hogan, *University of Detroit Jesuit High School and Academy, Detroit*
Garrett Zylinski, *Detroit Catholic Central High School, Novi*
Claire Ramsden, *Salem High School, Plymouth*
Jessie Collins, *Divine Child High School, Dearborn*

As strong supporters of the Catholic community, we congratulate all of these students, their families and teachers.

CVF donates scholarship funds to the Archdiocese of Detroit

Catholic Vantage Financial's CEO, Peter Bagazinski, recently presented a \$10,000 donation to Dr. Brian Dougherty, school superintendent of the Archdiocese of Detroit, for scholarship assistance.



Along with these scholarship dollars, Catholic Vantage Financial also donated \$4,200 to Catholic schools participating in our EZ-Pay Tuition Program for a grand total of \$21,200 to support Catholic education in 2017!

The Money You Need-it's in your Home! 1.99% APR* Home Equity Line of Credit

- If you need funds for home improvements, remodeling projects, major purchases, or to help pay for college or private school tuition costs, ask about CVF's Home Equity Line of Credit with:
- Outstanding low variable rate
 - Flexibility to borrow money now or as needed
 - Minimum loan of \$10,000
 - No appraisal fee or closing costs

For more information, call us at 734-432-0212. Why wait? **APPLY TODAY.**

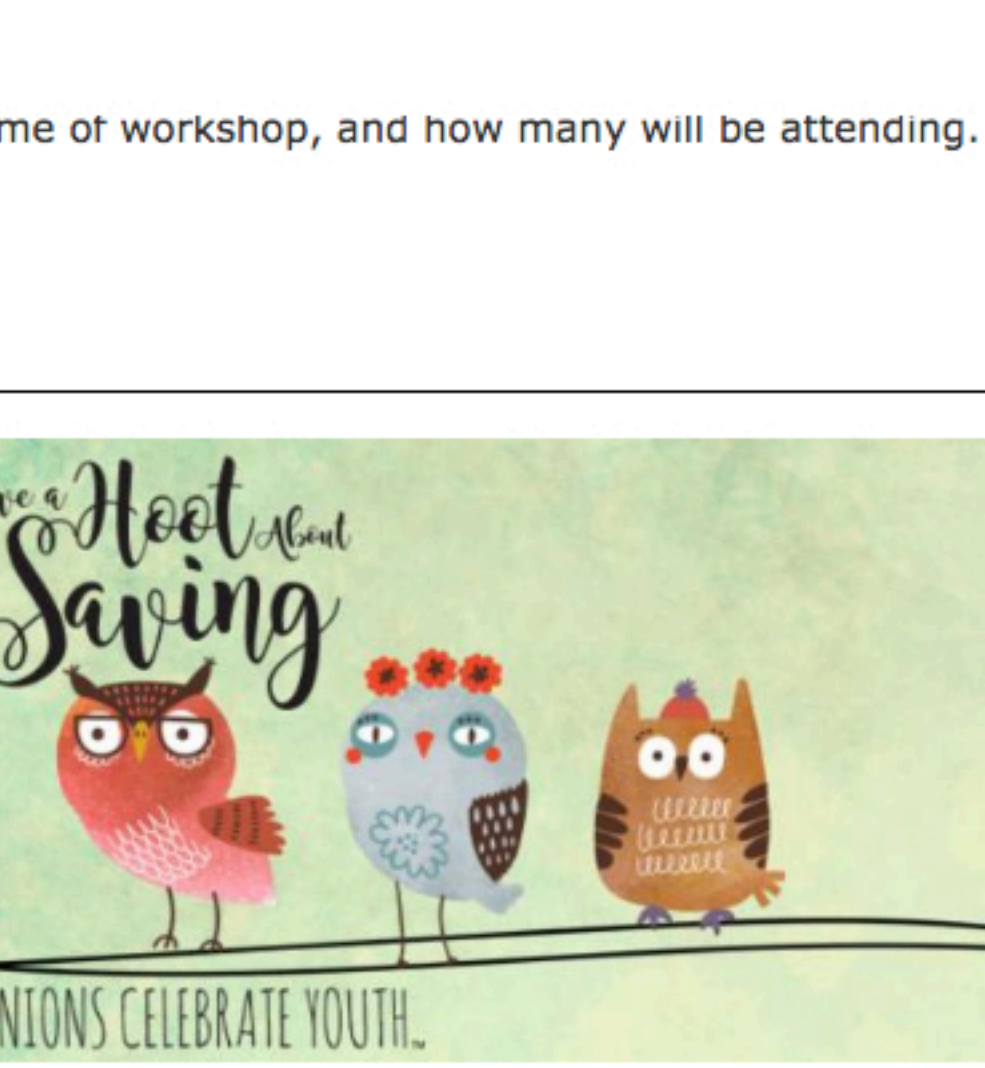
*APR = Annual Percentage Rate. This special rate offer of as low as 1.99% APR is available for new HELOC loans and current HELOC loans with a minimum new draw of \$10,000 and 80% Combined Loan to Value (CLTV) as of April 1, 2017 for 12 months from initial draw and is subject to change at any time without notice. Your rate will be determined based on your credit score. After 12 months, your rate will revert to regular HELOC rates. **REGULAR HELOC RATES:** The Home Equity Line of Credit is a variable rate loan based on the Wall Street Journal Prime Rate, plus or minus an index, and can change quarterly. Please read the "Important Terms" and view historical rates and payment examples. Your actual rate and index will be based on your credit score and combined loan to value. The lowest rate available for A+ credit is currently 3.75% APR. The floor is 3.25% APR and the maximum rate is 18.00% APR. The minimum Home Equity Line of Credit is \$10,000. There is no annual fee and no pre-payment penalty. Appraisal fee is waived under this special offer. This offer is for new loans and draws of at least \$10,000 as of April 1, 2017 and does not include previous HELOC balances or draws.

Visit our **Home Equity Learning Center** for important information about home equity loans. **IMPORTANT TERMS | LEARNING CENTER**

Know Your Credit-Know Your Score... Credit Report Workshop

Have you checked your credit score lately? When applying for credit to purchase a home, lease a car, and make other purchases, your credit score can make a difference in approval and financing options. Did you know your credit score can also affect your insurance premium?

Attend our credit report workshop to learn what factors affect your score and receive valuable tips about how to improve it. You're welcome to bring your personal credit report/score with you to the workshop or ask us to provide one for you when you RSVP.



Wed. May 10, 2017 from 6:00 p.m. -8:00 p.m.
Catholic Vantage Financial, Plymouth Branch.

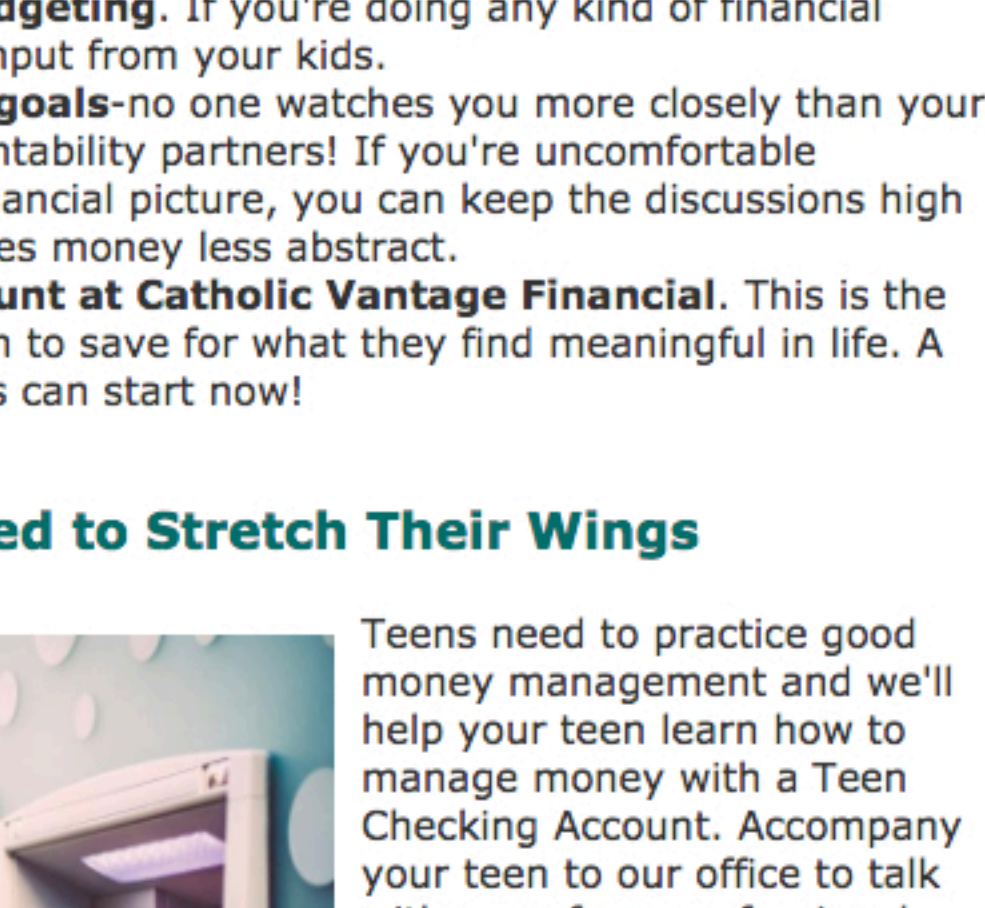
CLICK TO RSVP

Provide daytime phone number, name of workshop, and how many will be attending.

Are your kids on the right track to financial independence?

Learning to save for what you want is a crucial life skill, but it's one too few young people are learning. That's why for financially literate month in April, Catholic Vantage Financial will focus on helping young people develop good saving habits. The theme of the event is **Give a Hoot About Saving**. "Owls represent wisdom, and nothing is wiser than learning to save for one's future goals," said Jen Galatis, Youth Program Coordinator. During the month of April, youth members that make a deposit will receive a small gift to remind them to make wise money decisions.

The first step to teaching your kids about money is talking about money. "The most effective way to teach is by having frequent discussions and don't ever lecture," said Ted Beck, president and chief executive of the National Endowment for Financial Education, in a recent Wall Street Journal article. "Look for teachable moments and always be willing to answer questions." Unfortunately, this can also be the hardest. A 2015 T. Rowe Price survey found that 72% of parents experienced at least some reluctance to talk to their kids about financial matters, and 18% were either very or extremely reluctant. The most common reasons given were that the parents didn't want them to worry about financial matters or thought they were too young to understand. But on his blog, the personal-finance guru and radio host Dave Ramsey encourages parents to be more open with their kids about money, even their failures. Parents' biggest regrets are often not saving enough or going into too much debt, wrote Ramsey. Being honest about that in an age-appropriate way, he stated, can be a powerful lesson. So how to start the talk?



- **Ask questions.** If you're going out to eat, talk about the price difference between the options, and ask them which they would choose. If they select the more expensive, talk through what you might have to give up later in the week.
- **Make them part of your budgeting.** If you're doing any kind of financial planning for the year, solicit input from your kids.
- **Enlist them in your saving goals**-no one watches you more closely than your kids, so they're natural accountability partners! If you're uncomfortable revealing too much of your financial picture, you can keep the discussions high level, but involving them makes money less abstract.
- **Open a youth savings account at Catholic Vantage Financial.** This is the best way to help them to learn to save for what they find meaningful in life. A lifetime of good savings habits can start now!

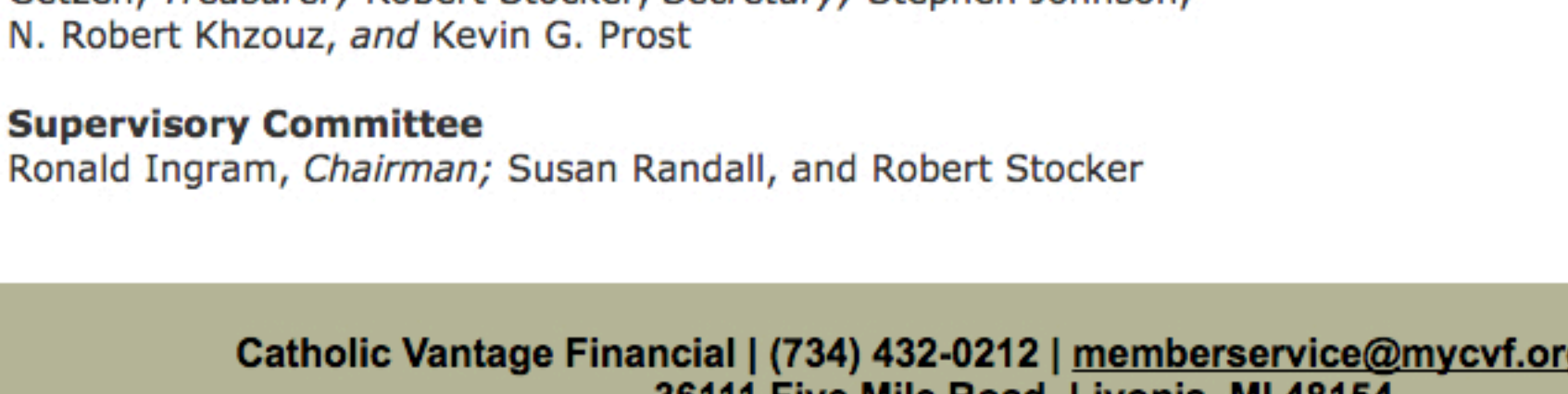
Older Owls Need to Stretch Their Wings



Teens need to practice good money management and we'll help your teen learn how to manage money with a Teen Checking Account. Accompany your teen to our office to talk with one of our professional staff about how to keep track of deposits, withdrawals, and how to balance a checkbook. We work with you to explain the rewards of responsible banking and set-up limits to maintain controls. Requires an adult joint owner.

- No monthly service fees and no minimum balance required.
- Five free ATM withdrawals per month will help teach responsible habits. Plus, use any of the over 30,000 CO-OP Network ATMs surcharge-free!
- Debit Card Controls-Daily limits help to discourage over use.
- Real-World Experience -With your permission, your teen can manage their account with online banking, phone banking, and mobile banking.

Annual Meeting held March 29, 2017



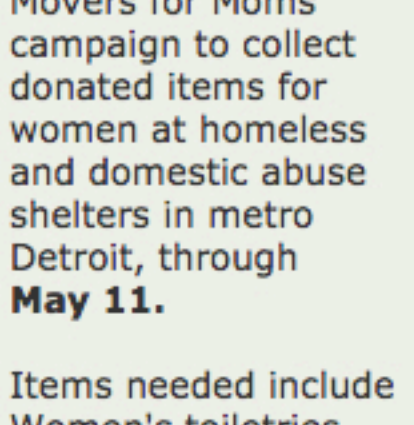
Pictured from Left to right the **2017 Board of Directors:** N. Robert Khzouz, Ronald Ingram (Supervisory Committee), Michael Hammond, Geoffrey Getzen, Greg Masel, Kevin Prost, and Robert Stocker. Not pictured are Board Director Stephen Johnson, and Susan Randall (Supervisory Committee).

Meet your 2017 Board of Directors
Michael Hammond, *Chairman*; Gregory Masel, *Vice Chairman*; Geoffrey Getzen, *Treasurer*; Robert Stocker, *Secretary*; Stephen Johnson, N. Robert Khzouz, and Kevin G. Prost

Supervisory Committee
Ronald Ingram, *Chairman*; Susan Randall, and Robert Stocker

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Helping Moms in Need

For the second consecutive year, Catholic Vantage Financial is partnering with Two Men and A Truck in an annual Movers for Moms campaign to collect donated items for women at homeless and domestic abuse shelters in metro Detroit, through **May 11**.

Items needed include Women's toiletries and personal hygiene products, linens, towels, along with baby diapers, toddler diapers, baby wipes, blankets, and non-perishable foods. Collection boxes will be available at both our branches and at our free Shred Day event on April 29, 2017.



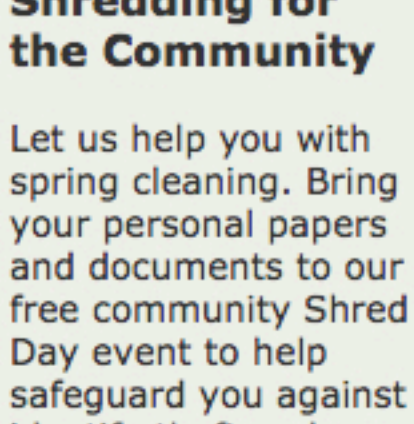
Home Buyers Workshop

Please join us for this complimentary workshop to learn about navigating the mortgage process. You'll also learn about different home financing options, what costs are real and what fees you need to watch out for, along with differences between a home appraisal and inspection.

This is an excellent workshop for first-time home buyers and for people who want to learn about recent changes in credit and financing requirements from presenter, Loan Officer James Clemens of the Mortgage Center.

Tue. April 11, 2017
6:00 p.m. - 8:00 p.m.
Catholic Vantage Financial, Plymouth.
Call **734.4320212** or

[RSVP HERE](#)



Free Document Shredding for the Community

Let us help you with spring cleaning. Bring your personal papers and documents to our free community Shred Day event to help safeguard you against identify theft and protect the environment. We will also be collecting donated items for Movers for Moms in partnership with Two Men and A Truck.

Sat. April 29, 2017
9:00 a.m. - 1:00 p.m.
Catholic Vantage Financial, Plymouth.

Business Hours

Monday and Tuesday
9:00am to 5:00pm

Wednesday
10:00am to 5:00pm

Thursday and Friday
9:00am to 6:00pm

Saturday
9:00am to 1:00pm

Holiday Closings

Good Friday
Fri. Apr. 14, 2017

Memorial Day
Sat. May 27 and Mon., May 29, 2017

4th of July
Tuesday, July 4, 2017

Intuit TurboTax

The smarter way to your biggest refund

There is still time to file your taxes the smarter way! With TurboTax, you'll be confident your taxes are done right. Plus, Catholic Vantage Financial members can **save up to \$15** on TurboTax federal products. This year's tax deadline is April 18, 2017 so file today with TurboTax!

Please visit our special **Catholic Vantage Financial / Turbo Tax site** to start your TurboTax for FREE.

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Federally Insured By **NCUA**.

Equal Housing Lender
CVF NMLS# 491926

Mortgage Center
NMLS# 282701

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