

Member News

Dear Emma,

Summertime fun is here! It's a great time for rest and relaxation. At Catholic Vantage Financial, we offer a wide variety of products and services to help you spend less time managing your finances and more time enjoying the summer months. Whatever your needs, we welcome the opportunity to serve you. Give us a call at 734-432-0212, stop by a branch most convenient to you, or visit us online at mycvf.org.

Message from Peter Bagazinski, CEO



Driving around your neighborhood, you've probably noticed that it's a seller's market. Housing inventories are low and home values are rising. If you're in the market to sell your home and purchase another, or buy your first home, we invite you to review the valuable tips below and talk with one of our mortgage loan specialists. Catholic Vantage Financial has a strong reputation for serving the best interest of our members and the Catholic community-for all your financing and savings' needs. From our family to yours, we wish you and your loved ones a wonderful summer filled with all the fun and activities you enjoy.



Valuable Home Buying tips

Plan ahead to find the home of your dreams. It's important to be prepared so you can act fast when you find the home that's right for you.

- Review your credit report and credit score. Make sure you are in a good position before you apply.
- When planning your budget, don't forget items like Homeowners Association fees, taxes, utilities and maintenance.
- Obtaining a home inspection by a professional inspector can help you avoid costly surprises.
- Keep ahead of bidding wars. Help boost your offer by getting pre-approved.
- Work with people you trust--realtors, inspectors, contractors, and your Catholic credit union. We're here for you every step of the way!

Call our **Mortgage Center** at **800-353-4449** to ask about special programs for construction loans, doctor loans, student debt relief, FHA and VA mortgages, or visit mycvf.mortgagecenter.com.

Equal Housing Lender NMLS # 282701.



Homeowner Refinancing Options



Refinance Your Mortgage:

Not ready to move? Love your home? We have great news for you as well. Consider refinancing for 15 years or less. Rates are lower, and you'll pay off your mortgage sooner.

Closed End Home Equity Loan:

This works well for homeowners who want to make major renovations or large, one time purchases. With a low fixed rate, you can select repayment terms of 5, 10 or 15 years and borrow up to 90% combined loan-to-value of your home.

[Learn More](#)

Home Equity Line of Credit:

To take care of ongoing expenses for home improvements, school tuition and more, consider a home equity line of credit. **Special Rates as low as 1.99 APR.*** For more information [Click Here](#) or call **734.432.0212**.

- **Outstanding low variable rate**
- **No appraisal fee, closing costs, or annual fee.**
- **Flexibility to borrow money now or as needed**
- **Minimum loan of \$10,000**

Rates as Low as

1.99% APR*

Rate reverts to variable HELOC rate after 1-year

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 June 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. There is no annual fee and no pre-payment penalty. Appraisal fee is waived under this special offer. This offer does not include previous HELOC balances or draws. [Read Important Terms](#) [View Historical Rates](#)

FUN FOR KIDS

Don't wait for school to start to sign up for a youth account and to participate in our "Guessing Jar" competition.* **Sign up for a new youth account** now through August 31, 2017, and we will deposit the first 5 dollars in your account! (New youth account members only.) There are two "Guessing Jars" filled with money at each of our branches. One is for kids, ages three to 10 years old, and the other for ages 11 - 17. Each time a kid makes a deposit to their account, they'll receive a form to guess the amount of money in the jar. Best guess winners will be announced in September and receive a jar with money. In the case of a tie, one winner will be randomly selected.



*Parent/guardian authorization required on entry. Family members of Catholic Vantage Financial employees and Board of Directors are ineligible for the prize.



College Bound?

Whether you're an incoming freshman or returning student, an account with Catholic Vantage Financial can help you manage your money at less cost and with greater convenience. Before you go, consider these benefits:

- Free checking and debit card
- Free mobile banking with e-Deposits and ATM locator
- Free Online banking and Bill Pay
- Access to Shared Branches located [nationwide](#)
- First-time buyer car loan program
- VISA credit card*

*May require parent/adult to be joint signer.

Tips and Financial Guides for College Students

To find out how other students are doing and receive tips about sticking to a budget, buying a used car, the cost of studying abroad and much more, visit mycvf.org



Travel Plans this Summer?

With our low rate Catholic Vantage Financial VISA Signature card, you can earn cash back of 1.25% on all purchases and enjoy excellent travel benefits. No time to lose. **APPLY TODAY**

Three Important Travel Tips

1. Call us to place travel alerts for your Catholic Vantage Financial debit and credit cards when traveling. Call **734.432.0212**.
2. Use your MYCVF Mobile Banking App to locate thousands of surcharge-free ATMs when you travel.
3. Set-up automatic payments in Bill Pay so you can enjoy your vacation worry-free.



Download Your Free Mobile App!

In This Issue

[Message from the CEO](#)
[Home Buying Tips](#)
[Refinancing Options](#)
[Fun for Kids](#)
[College Bound?](#)
[Travel Plans](#)
[Cedar Point Tickets](#)
[Bowling Event](#)
[Homebuyers Workshop](#)
[Document Shredding](#)
[Business Hours](#)
[Holiday Closings](#)
[Contact Us](#)



Cedar Point Discount Tickets

Get your Discount **Cedar Point** Tickets on sale in branches.

PRICE:

\$ 50 Adult
Gate Price:
 \$67 + tax

PRICE:

\$ 43 Junior/Senior
Gate Price:
 \$ 45 + tax

Member Benefit
(Not Sold at Park)
\$54 Ride & Refresh

Cedar Point discount tickets cannot be returned and are not refundable.



July 18-Youth Members Come Bowl with Us!

Youth members, ages 17 and under, accompanied by a parent, are invited to join us for **FREE bowling and pizza** beginning at 10 a.m., on Tuesday, July 18.

Come to Woodland Lanes Bowling, 33775 Plymouth Rd. in Livonia. Children and their parents are eligible to bowl two games each at no cost.

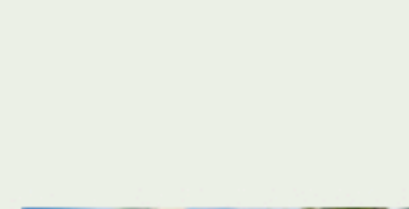
Attendance is limited to first 100 members. Registration required

[RSVP Today!](#)



September 19 Homebuyers Workshop [For More Information](#)

September 30 Free Document Shredding for the Community -Livonia Branch



October 6 Tailgate Event

Enjoy food and fun while we cheer on our Michigan teams.

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

Independence Day
 Tue. July 4, 2017

Labor Day
 Sat. Sept. 2 and
 Mon., Sept. 4, 2017

[Join Our Mailing List!](#)



Federally Insured By **NCUA.**



Equal Housing Lender
 CVF NMLS# 491926

Mortgage Center
 NMLS# 282701