

**Where you finance your car loan really DOES make a difference!**



**Most car buyers are savvy shoppers, but are still paying more.**

When it comes to buying a new or used vehicle, people will spend a great deal of time looking for the right car at the right price. But many consumers stop short right there and pay more for their purchase. What else is there you ask? The financing of course!

**But I was told I got the best rate? What happened?**

Lenders price their loans independently. For example, your credit score at one lender might grant you a rate of 3.50% while at another lender, the same score will get you 5.00%. Time and time again we see members who have overpaid when they financed their loan with another lender instead of choosing Catholic Vantage Financial. That's because other lenders may not value the relationship – they're just selling cars or selling loans and they are charging you MORE for financing. At Catholic Vantage Financial we want to help you to use credit wisely so that you can get ahead financially. We review your credit score and rate options with you so that you can make better choices.

If you financed a vehicle at the dealer or with another lender, chances are we can help you save money when you refinance with us. Simply stop by our office or call (734) 432.0212 for more information.

**Rates as Low as:**

**2.99% APR\***

**model years 2010-2011**

**3.75% APR\***

**model years 2007-2009**

**Apply online at: [www.mycvf.org](http://www.mycvf.org)**

\*APR = Annual Percentage Rate. Rates are effective as of July 1, 2011 and are subject to change without notice. Rates are available for members with "A+" scores and include a .50% reduction for automatic payments from your active Catholic Vantage Financial Checking Account with Direct Deposit. New loans only. Some restrictions apply. Ask us for details.



**All ATM / Debit Cards will be Reissued New Cards and PINS in July**

ATM and Debit Card accounts will be receiving new cards in July. Your card will arrive first, followed by your new personal identification number (PIN). Read more about your Vantage Debit / ATM Card inside!



## A Message from Peter Bagazinski, CEO

At Catholic Vantage Financial we have money to lend! The economy has turned the corner and we are positioned to finance what you need. Whether you are buying a home, shopping for a new car, or looking to do some home improvement projects, call us first.

When it comes to borrowing money, where you choose to do your financing has a greater impact than you might think. At Catholic Vantage Financial, we reinvest income right back into your credit union. So the interest you pay for your loan comes back to you in the form of better rates, low-cost or no cost services, and new products and technologies. Plus, we support the Catholic community that you belong to. Financing your loan with your credit union is good for you and good for our local economy. When you finance your loan with groups like Chase, US Bank and Ally Bank the profits go someplace else; not back to you and not into your community.

The value of financing with your credit union doesn't end there. We are always here for you, every step of the way. You can rest assured that your credit union is always working for you. When you finance your next purchase be sure to finance with Catholic Vantage Financial. We take pride in serving you and providing overall value to your financial experience!

### America's Largest Family of Catholic Mutual Funds

As a member of Catholic Vantage Financial you can now work with a financial professional from Ave Maria Mutual Funds to build a well-diversified investment portfolio. Investments are designed specifically for serious long-term investors who want to practice morally responsible investing (MRI). Ave Maria Representatives will meet with you at one of our branch locations, at one of their offices or by phone.



*For more information or to set-up an appointment, call Ave Maria Mutual funds at 1-866-283-6274 and be sure to tell them you are a member of Catholic Vantage Financial.*

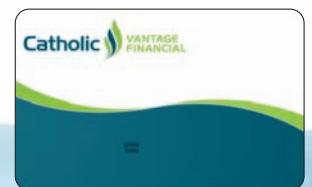
Visit our website at [www.mycvf.org](http://www.mycvf.org) for more information.

#### Disclosure:

All investments are subject to market risk, including possible loss of principal. The prospectus, which includes investment objectives, risks, charges and expenses, should be read and considered carefully before investing. Past performance is no guarantee of future results. Investments are not guaranteed by any government agency, nor Catholic Vantage Financial Federal Credit Union. INVESTMENTS ARE NOT NCUA INSURED.

### YOUR NEW VANTAGE CARD

This month, accounts with Debit / ATM Cards will be receiving a new card in the mail followed by a new PIN a few days later. Please follow the instructions to activate your new card as soon as you receive it. On August 22, 2011 your new card will be turned on and the old card will no longer work.



#### Your Questions Asked and Answered

##### Q. Will I receive a new PIN?

A. Yes. Your new PIN will arrive separately from your card.

##### Q. Can I still use my old card?

A. Your old card will stop working on August 22, 2011. Your new card will start working on August 22, 2011.

##### Q. What if I have automatic payments set up?

A. If you have automatic payments linked to your old card number be sure to contact the companies you are automatically paying each month and give them your new card number and expiration date.

## St. Robert Bellarmine Student Credit Union



Students at St. Robert Bellarmine had another successful year running a credit union at their school. The Student Credit Union is sponsored by Catholic Vantage Financial and is supported by Principal Mrs. Nancy Kuszczak and Assistant Principal, Mrs. Sharon Szuba who encourage students to participate. According to the program coordinator Emma Teller, "We are fortunate to be working with administrators that champion their students. There is a real sense of pride at SRB and the students that we work with at the Student Credit Union are confident in their performance and are respectful of their duties and of each other. It's been a great year!"

All Student Credit Unions close at the end of the school year but students can visit Catholic Vantage Financial in Livonia and Plymouth and continue to make deposits to reach their savings goals.

## EZ-Pay Tuition at Work at St. Edith Catholic School

*Did you know that St. Edith's accepts payments using the EZ-Pay Tuition Program?*



Sister M. Margaret Kijek,  
CSSF Principal  
St. Edith School

Located at Newburgh and Five Mile Road in Livonia, St. Edith's is a co-ed K - 8 Catholic School and is fully accredited by the Michigan Non-Public Schools Accreditation Association (MNSAA) with Sister M. Margaret Kijek as the school's principal. The school is currently accepting enrollment for grades 1st through 8th.

Catholic Vantage Financial is proud to be working with St. Edith's to offer the EZ-Pay Tuition program. The program helps families by providing a means for them to make monthly or bi-weekly payments for tuition, instead of paying tuition in one lump sum. The payments are automatically deducted from your checking account on a schedule that best accommodates your family budget. Plus, the credit union program donates money to each school using EZ-Pay Tuition, based on the number of participants in the program. For more information about EZ-Pay Tuition for St. Edith's or to enroll for the 2011-2012 school year, please call the school office at **(734) 464-1250**.

## St. Michael's Seniors Learn How to Guard Against Identity Theft

After attending one of the credit union's seminars on tips for buying a car, Dennis Murphy called the credit union to set up a speaker for his monthly meeting with a group from St. Michael's Parish in Livonia.

The group learned about keeping personal and financial information safe and also about common scams and fraud that have been targeting the local area.



**If you would like to schedule a speaker for your group, contact Emma Teller at 734.432.0212, extension 204.**



Main Phone Number: 734-432-0212 (Livonia and Plymouth)

www.mycvf.org

Routing/Transit #: 272482430

Please contact us for wiring instructions

Lobby and Drive-Thru Hours For:

Main Office

36111 Five Mile Road

Livonia, MI 48154

Member Service Fax: 734-432-1240

General Fax: 734-432-5018

Plymouth / Canton Branch

8817 Sheldon

Plymouth, MI 48170

Fax: 734-737-0365

Mon – Wed..... 9 am to 5 pm

Thurs & Fri..... 9 am to 6 pm

Sat ..... 9 am to 1 pm

ATM / DEBIT CARDS

Report Lost/Stolen ATM/Debit Card: 800.682-6075

VISA ACCOUNTS

Report Lost/Stolen VISA: 800.991-4961

VISA Balance: 800.828-3901 or online at www.ezcardinfo.com



Family Service Centers Call 1-800-919-2872 for locations



Thousands of Surcharge FREE ATMs!

Follow the link on our website to find the ATMs nearest you.

For current savings, loans and mortgage rates visit our website:

www.mycvf.org



HOLIDAY CLOSINGS

Labor Day Saturday, September 3rd
Columbus Day Monday, September 5th
Monday, October 10th

Convenient Access to your account is always available!

- Audio Teller: (888) 588-8355.
28,000 surcharge-free ATM's through the CO-OP network.
Visit www.mycvf.org for online banking, bill pay service and current rates and information.

NEWS YOU CAN USE

Home Improvement Loans- No Equity? NO PROBLEM!

Our home improvement loans can help you improve your space. Borrow up to \$15,000 with rates as low as 9.50% APR\*. You do not need equity in your home to qualify. Checks are made payable directly to the contractor or home supply store. Ask us for details.



\*APR = Annual Percentage Rate. Rate is available as of July 1, 2011 and is subject to change without notice. Rate is available for members with "A+" credit scores and includes a .50% reduction for automatic payments from your active Vantage Checking Account with Direct Deposit. Ask us for details.

Find a Surcharge-Free ATM:

TEXT: Simply determine your location or area, then text the address, intersection or zip code to 692667 (MYCOOP). You'll receive a text response with the location of the CO-OP ATM nearest the location you requested.

Download the free iPhone APP: Just search 'CO-OP ATM' in the App Store at www.iTunes.com.

Discounted Cedar Point Tickets on Sale Until October 31st

Adult 1-Day (\$38.00) Senior Citizens and Juniors age 3+ and under 48" tall in shoes (\$19)
Adult 2-Day (\$71.00)

Are you a Business Owner?

There comes a time for most business owners when you need to borrow money from people you can trust. For more information, stop by our office or call (734) 432.0212 and ask for our Business Lending Package.

