



## Now offering business loans.

*We have partnered with Commercial Alliance to add business lending and servicing to our product offering.*

If you are a business owner in need of financing, we have money to lend! As your Catholic Credit Union we stand by our integrity in lending, offering you personal service and a process that you can trust. We are positioned to help you grow your business.

**Call us for more information at (734) 432-0212  
or visit us online at [www.mycvf.org](http://www.mycvf.org)**

## HOLIDAY MONEY SAVING TIPS:

*The fall season is a great time to take advantage of end-of-year specials and discounts!*

- If you are doing the job yourself, shop for markdowns on home improvement supplies.
- Many home improvement companies reduce their pricing when you have the work done October – December.
- Appliance stores advertise lower pricing just before the holidays.
- Some of the biggest deals can be made this time of year if you are looking for a new or used vehicle. With new models rolling out, dealers and private owners are willing to strike a deal!

**Take advantage of seasonal specials and our low rate financing to save money and get ahead financially!**

### New / Used Car Loans

Rates as low as **1.99% APR\***

PLUS - No payments for up to 90 days!\*

2008 – 2012 model years

### Home Improvement Loans

Rates as low as **9.50% APR\*\***

No equity required.

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

\*/\*\*APR = Annual Percentage Rate. Not available for loans already financed at Catholic Vantage Financial. Rates are effective as of October 1, 2011 and are subject to change without notice. Rates are available for our members with 'A' credit scores and include a .50% reduction for automatic payments from your active Vantage Checking Account with Direct Deposit. Some restrictions apply. Ask us for details.



## Go Blue! Go Green!

Join us for refreshments as we cheer for our favorite team.  
**Friday, October 14th / Noon to 6pm**



*Faithfully Serving the Catholic Community.....*



## **A Message from Peter Bagazinski, CEO**

We have a reputation for doing things that are in the best interest of our membership and the Catholic community. From parish picnics and school programs to sponsoring causes like the ones below, we support the programs and activities directly related to you. On the banking side our number one priority is helping you to save more money. The more business you do with us, the more we can help you to get ahead financially.

That's why you should bring all of your banking and all of your financing to us. Start with your loans. If you have loans with other lenders, refinance them here at your credit union. If you are buying a new house or doing improvements to the home you already have, our real estate loans offer low rates and more affordable options. For car loans, we are one of the best in the market for new and used vehicle financing. If your car loan isn't with us now you are probably paying too much. Finally, don't forget about our personal loans and credit cards. With low rates and no annual fees your holiday purchases will cost you less than with a store or bank card.

Of course you should switch your checking and direct deposit to us for lower fees and friendly service, and if you are looking for smart investing with Catholic values call our partners at Ave Maria Mutual Funds.

### **St. Mary Mercy Hospital Cancer Run**



*Member Service Rep., Zan Tillman (Livonia) and Teller Supervisor Sherry Holt (Plymouth) pose with Lila Lazarus.*

### **Our Lady of Good Counsel**



*We sponsored the dunk tank at the parish picnic. Fr. Riccardo was a good sport!*

### **St. Michael's Parish Habitat for Humanity Build**



*Emma Teller, Dir. Of Marketing & Business Development provided lunch for the hardworking crew from St. Michael the Archangel.*

# Vantage Investments



## Financial Workshop for Catholics

Date: Tuesday, October 25, 2011

Time: 6:30p.m. – 8:30p.m.

Place: Our Lady of Good Counsel Parish  
47650 N Territorial Rd  
Plymouth, MI 48170

Speakers: Mike Schwartz (Schwartz Investment Counsel Inc.), Attorney Joe Barone (Barone Law Offices PLC)

- **What do you know about the companies that you invest in - are they morally responsible?**
- **Have you thought about planning out your estate but have questions about wills and trusts?**
- **Did you know that there are ways to plan your finances to lessen your tax burden?**

Attend a free Financial Workshop for Catholics on Tuesday, October 25th from 6:30 pm – 8:30 pm at Our Lady of Good Counsel Parish. Speaker topics include Morally Responsible Investing, Wills & Trusts, and Tax Planning. Light refreshments will be served. Please reserve your seat by calling (734) 432 - 0212 extension 301.

***Investment options are now available through our partnership with Ave Maria Mutual Funds.***



## Organizational Structure of the Ave Maria Funds

### 1. Schwartz Investment Counsel, Inc. (Investment Management)\*

Experienced investment professionals select securities for each portfolio to meet investment objectives.

### 2. Catholic Advisory Board

Sets moral criteria for screening out companies that violate core values of the Roman Catholic Church. The Board meets regularly to review the Funds' religious standards and criteria. The Board consists of:

- Lou Holtz, Former Head Coach University of Notre Dame
- Larry Kudlow, Host of CNBC's "The Kudlow Report"
- Tom Monaghan, Chairman of the Ave Maria Foundation
- Michael Novak, Served as the Advisor to the Office of Ethnic Affairs
- Paul Roney, President of Domino's Farms Corporation
- Phyllis Schlafly, Founder and Chairman of Eagle Forum

Visit the Ave Maria website at [www.avemariafunds.com](http://www.avemariafunds.com) for more information or call 1-866-283-6274.

**Past performance does not guarantee future results. Investments are not guaranteed by any government agency, nor by Catholic Vantage Financial. INVESTMENTS ARE NOT NCUA INSURED.**

\* Schwartz Investment Counsel, Inc. is the investment adviser to the Ave Maria Funds. The Ave Maria Growth Fund is sub-advised by JLB & Associates. Schwartz Investment Counsel, Inc., a registered investment adviser established in 1980, serves as investment adviser for Ave Maria Mutual Funds. The Adviser invests in securities only if they meet the Funds' investment and religious requirements, and as such, the returns may be lower or higher than if the Adviser made decisions based solely on investment considerations. The Funds' method of security selection may or may not be successful and the Funds may underperform or outperform the stock market as a whole. All mutual funds are subject to market risk, including possible loss of principal. **Request a prospectus, which includes investment objectives, risks, fees, expenses and other information that you should read and consider carefully before investing.** The prospectus can be obtained by calling 1-866-283-6274 or it can be viewed at [www.avemariafunds.com](http://www.avemariafunds.com). Distributed by Ultimus Fund Distributors, LLC.



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

[www.mycvf.org](http://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](http://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](http://www.mycvf.org)

## HOLIDAY CLOSINGS

**Columbus Day**  
**Thanksgiving**

October 10<sup>th</sup>  
November 24<sup>th</sup>  
(November 25<sup>th</sup> - OPEN)  
(November 26<sup>th</sup>: Drive-Thru only opened.  
Lobby Closed)

**Christmas**  
**New Years**

December 24<sup>th</sup> & 26<sup>th</sup>  
December 31st & January 2nd



**Convenient Access to your account  
is always available!**

- Audio Teller: (888) 588-8355
- Thousands of surcharge-free ATMs through the CO-OP Network
- Online Banking & Bill Pay service
- Visit [www.mycvf.org](http://www.mycvf.org) for more information.

## NEWS YOU CAN USE

### 24-Hour Call Center Coming to Catholic Vantage Financial!

Soon you will be able to talk to a Call Center Representative for account questions and information anytime 24/7. We expect the Call Center to be available by November 1st.

**U.S. Savings Bonds are going paperless!** After December 31, 2011 savings bonds will not be sold through any financial institution or by mail. You can purchase savings bonds online at [www.treasurydirect.gov](http://www.treasurydirect.gov)

**VISA Gift Cards** – Perfect gift for everyone on your Christmas list! Only \$3.00 each.

### Want to change your PIN number for your Debit / ATM Card?

Simply call: 1-(877) 746-6746 / 1-(877) PHONPIN  
Please allow 2-business days for the new PIN number to become effective. A \$5 fee will apply.

**International Credit Union Day:** Stop by our office on Thursday, October 20th for donuts and cider.

**Have you moved?** Avoid a \$5 fee for returned mail by keeping your address up to date with us.

**Mortgage Rates Are Still Low!** Call our Mortgage Center for current rates or to apply by phone at (888) 562-6865.

## HOLIDAY COLLECTION

This Christmas season our offices will once again be collecting socks and coffee for St. Christine's & St. Aloysius in Detroit. Donations will be collected November 1st through December 30th.

