



## Own Your Home and Your Equity

*We can show you how!*

As your partner in financial services we can help you use credit wisely and dream bigger about your financial future. Our Mortgage Center has been busy refinancing mortgages into 10 and 15 year terms. These shorter terms will help you to own your equity sooner, and historically low rates will save you money. With lower closing costs, local servicing and dedicated people that care about helping you, why go anywhere else? With just one phone call our Mortgage Center can answer your questions and guide you through the process. They will stay with you every step of the way. Call 1-888-562-6865 or visit our website at [www.mycvf.org](http://www.mycvf.org) for more information.

## Home Improvement Loans

*No equity? NO PROBLEM!*

We know that your home's true value is what it means to you and your family. Unlike banks and other finance companies that require a lien to be placed on your home, we offer a no-equity home improvement loan to help you get the job done. Apply online at [www.mycvf.org](http://www.mycvf.org) or call us at 734-432-0212.



## LOWER YOUR CAR LOAN PAYMENT!

Did you finance a car loan with another lender? If so, you may be paying too much! Find out if we can refinance your loan and help you save money by calling one of our friendly Member Service Representatives at (734) 432-0212.

We welcomed the following new groups in 2011:

Ladywood High School, Livonia / Montessori Center of Our Lady, Livonia  
St. Clare of Assisi, Farmington Hills



Like us on Facebook



## A Message from Peter Bagazinski, CEO

As a full-service financial institution, Catholic Vantage Financial offers all of the financial products and latest delivery innovations you'd expect from a large bank, except we take the time to know you personally. And, unlike most any other financial service provider, Catholic Vantage Financial also supports and contributes to your Catholic community. We sponsor parish picnics and scholarship donations for Catholic schools. We also help organizations like Habitat for Humanity, St. Christine's and St. Aloysius with our annual giving program. You will also find us at events such as the Catholic Women's Conference, the Catholic Men's Conference and the Michigan Association for Non-Public Schools (MANS) Conference. In addition, we sponsor Catholic Radio programs and The Michigan Catholic Newspaper as well as your weekly Parish Bulletin. At Catholic Vantage Financial, we actively participate and support right alongside of you!

When you get your mortgage, finance your car loan and use your credit card from Catholic Vantage Financial, you will find that we can help you save money with better rates, lower fees and more affordable services and programs. Plus, when you do business with us, you know that we contribute back to your Catholic community. So if you need financing this year, talk to us first; or if you already have a loan someplace else, refinance it here. And don't forget to invite your family and fellow parishioners to join Catholic Vantage Financial, where YOU matter most! All of us wish you a Blessed and Happy New Year!

## Annual Membership Meeting

**Date:** Wednesday, March 28, 2012

**Time:** 5:30 pm (light refreshments) 6:00 pm Business Meeting

**Place:** Catholic Vantage Financial 8817 Sheldon Road, Plymouth, MI

Call to Serve: There are three positions available on the credit union's Board of Directors. The nominating committee has nominated the following individuals to fill the vacancies:

**Geoffrey Getzen, (Incumbent)** has served on the credit union's Board of Directors since 2009 and has been a member of the credit union since 1996. Mr. Getzen is currently employed as a cost accountant with MacDermid Chemical Corporation. He is a graduate of Alma College with a Master's of Science Degree in Finance from Walsh College. He is a parishioner of St. Valentine Parish.

**Ronald Ingram, (Incumbent)** has served on the credit union's Board of Directors since 2000. Mr. Ingram is a Korean War Veteran and is a retired Captain of the Great Lakes after sailing for 25 years for the Environmental Protection Agency. He attended the University of Detroit and is a parishioner of St. Colette Parish.

**Greg Masel, (Incumbent)** has served on the credit union's Board of Directors since 2006 and is currently Board Vice Chairman. Mr. Masel is on assignment to Daimler Chrysler as a Supplier Quality Specialist. He is a graduate of Oakland University with a major in Political Science. He is a parishioner of St. Priscilla Parish.

Information regarding each nominee will be posted in the lobby of the credit union. Nominations for vacancies may be made until February 13, 2012. For petition requirements, please contact: Peter Bagazinski, CEO at (734) 432-0212 extension 221. Nominations will not be taken from the floor and elections will not be conducted by ballot when there is only one nominee for each position to be filled.



## Vantage Checking Accounts

- Online Banking / Bill Pay
- eStatements & eAlerts
- Thousands of surcharge-free ATMS
- No debit card transaction fees

*Big banks making you feel down? Make the switch to CATHOLIC VANTAGE FINANCIAL! Our dedication to your financial comfort and success is most important. Refer us to your friends and family, too!*



## Vantage Business Banking

### Business Services

- Business Checking Accounts
- Online Banking
- Merchant Services
- Business VISA Credit Cards

### Business Loans

- Commercial Real Estate
- Equipment
- Improvements
- Refinance Existing Business Loans

We offer a variety of solutions to personalize your everyday business banking and your borrowing needs. For more information call (734) 432-0212.

## Faithfully Serving the Catholic Community...



Nancy Kuszczak, Principal,  
St. Robert Bellarmine



Dale Mary Orsucci, Secretary and Sr.  
Margaret Kijek, Principal, St. Edith

Our EZ-Pay Tuition Program is an excellent way for families of our member schools to pay tuition. This low-cost payment solution benefits our Catholic families and Catholic schools in our communities. Scholarship dollars are given to schools based on the number of families who participate in the electronic payment program.



Sr. Paulita Bikowski, Mrs. S. A.  
Shiranthy DeSilva, Principal and  
Sr. Juanita Szymanski, Montessori  
Center of Our Lady



Michelle Lindquist, EZ-Pay Tuition  
Processing, Kristen Strausbaugh,  
Principal, All Saints Catholic School



Our Lady of Good Counsel School  
Kay Reilly, Principal  
John Czaplicki, Assistant Principal



## Holiday Collections

Our giving members and staff made this year a great one, donating generously to our holiday collection! The outreach programs at St. Christine's and St. Aloysius (Detroit) were both provided with boxes full of socks and coffee to assist in their wonderful mission of helping the needy. Thank you for your generosity!

Patty Hurley, Branch Manager  
Pam Sweeney, Teller  
(Plymouth Branch)



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



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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**

President's Day

Monday, February 20<sup>th</sup>

Good Friday

Friday, April 6<sup>th</sup>

(Credit Union Family Service Center Open)

**Convenient Access , Even When We're Closed**

- Audio Teller: 1-888-588-8355
- Thousands of surcharge-free ATMs through the CO-OP Network
- Online Banking & Bill Pay service
- Plus, visit us online at [www.mycvf.org](http://www.mycvf.org) for current rates and information, to apply for a loan, access online banking and to find the locations of ATMs and Credit Union Family Service Centers.

**NEWS YOU CAN USE**

**Keep the enclosed account statement!**

For income tax purposes we disclose your year-to-date interest and dividends on the statement you received with this newsletter. Please keep this information for your records. Your 1098 and 1099 forms should you qualify to receive one for the year 2011 will be mailed separately.

**Website Information**

It's been a year since our logo and website has changed. We want to thank you all for the success and also to remind you to use the current website address: [www.mycvf.org](http://www.mycvf.org)

**Tax Preparation Software**

Visit our website at [www.mycvf.org](http://www.mycvf.org) for more information on "Just File it! We'll help!" and for discounted pricing for Turbo Tax. Take advantage of these offers right away – prices increase in March.

**Smart Investing and Catholic Values**



We have partnered with Ave Maria Mutual Funds to offer you a choice for morally responsible investing. At Ave Maria Mutual Funds, investing is far more than a numbers game. Their experienced team of portfolio managers select stocks and bonds based on sound investment fundamentals as well as pro-life values. Investments are screened to be both financially and morally responsible. Call 1-866-283-6274 and tell them that you are a member to receive your free investor's kit.

There is no guarantee that this investment strategy will succeed, the strategy is not an indicator of future performance and investment results may vary. The Advisor invests only in securities that meet both investment and religious requirements, and as such, the return may be lower than if the Advisor made decisions based solely on investment considerations. Past performance does not guarantee future results. 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.

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