

Hot trends for spring home improvement projects



Go green / Save green

Add more insulation in the walls, roof and floors. Look for ENERGY STAR-qualified appliances to help lower utility bills. Seal up leaks or install new windows and doors.

Color

Add natural and stained woods in the kitchen to update the aesthetic. Countertops and floors in a natural stone will add warmth. Paint with neutral tones. Add a splash of color by painting one wall, bookcase or your front door in a bold color.

More Space

A finished basement adds more room for a growing family or you can build up to increase square footage. Pools and outdoor spaces can provide a summer oasis at home.

TIP: Look through your church bulletin for home improvement companies and support fellow Catholics.

Say YES to home improvement projects with our Home Improvement Loans. No equity? NO PROBLEM! Apply online at www.mycvf.org or call us for more information (734) 432-0212.

Other Lenders Charge Higher Rates for Car Loans

If your car is financed elsewhere, you may be paying too much. Our car loans start with financing as low as 1.99% APR*. We offer no payments for up to 90 days as well. 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. Apply online at www.mycvf.org

*APR = Annual Percentage Rate. Not available for loans already financed at Catholic Vantage Financial. Rates effective as of April 1, 2012 and are subject to change without notice. Rates are available for our members with 'A' credit scores and includes a .50% reduction for automatic payments from your active Vantage Checking Account with Direct Deposit. Your rate will be determined by your credit history, model year of vehicle, loan term and program selected and additional account relationships. Ask us for details.



A Message from Peter Bagazinski, CEO

Last fall people across the nation took part in an organized movement called Bank Transfer Day. Consumers were angry at banks who charge aggressive fees for everyday services. Bank customers closed their accounts and many took their deposits to a place they trust and feel welcomed – their credit union. However, they left behind the products that drive profits and income; the banks still have their car loans, credit cards and mortgages. These are the products that your credit union needs in order to return higher dividends and more services to you.

We want to thank you for trusting us to be your preferred financial institution. As your credit union we work hard to help you to get ahead financially. We maintain our services at low or no cost, with terms that are simplified and easy to understand. Offering low rates and sensible financing will help you to use credit wisely, plus we help support your Catholic community and Catholic organizations.

Don't leave your loan and the profits to the banks. Bring your car loan, credit card, mortgage and all of your financing home to your credit union. Our friendly staff is here to talk with you and assist you in every step of the way because at Catholic Vantage Financial, YOU matter most!

2012 Board of Directors

Following the nominating committee's nomination of Geoffrey Getzen, Ronald Ingram and Greg Masel, there were no other petitions received; therefore, in accordance with our Bylaws no election was conducted and Mr. Getzen, Mr. Ingram and Mr. Masel shall fill the vacancies of the Board for a term of three years. Our Board of Directors and Supervisory Committee Members for 2012 are as follows:

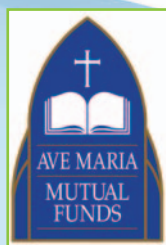
2012 Board of Directors

John Wezner, Chairman
 Gregory Masel, Vice Chairman
 Ronald Ingram, Treasurer
 Robert Stocker, Secretary
 Geoffrey Getzen
 Michael Hammond
 Stephen Johnson

Supervisory Committee

Susan Randall, Chairwoman
 Robert Stocker

We are thankful for the leadership, talent and service of our volunteer board and committee members who give of their time to serve this credit union.



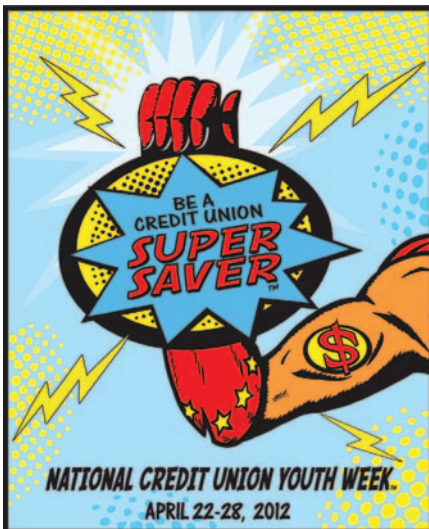
Ave Maria Mutual Funds – Smart Investing and Catholic Values

As a member of our credit union you can buy no-load Ave Maria Mutual Funds to build well-diversified investment portfolios. They are designed specifically for serious long-term investors who want to practice morally responsible investing. For more information and to take advantage of these services call 1-866-283-6274 and tell them that you are a member of Catholic Vantage Financial.

Disclosure: 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. Distributed by Ultimus Fund Distributors, LLC.

All investments are subject to market risk, including possible loss of principal. Investments are not guaranteed by any government agency, nor Catholic Vantage Financial Federal Credit Union. INVESTMENTS ARE NOT NCUA INSURED.



Now everyone can be a SUPER SAVER!

**APRIL 22nd-28th 2012 is
National Credit Union Youth Week**

Ages up to 14: You are invited to come into one of our branches this week, make a deposit and get a prize. Enter our contest by picking up a coloring page or savings puzzle at our office or online at www.mycvf.org/supersaver. You can create your own Super Saver drawing, color one of ours or complete our Super Saver Puzzle. All pages returned will receive a Super Saver prize and also be entered into our drawing. Two will be selected and receive 2 (one-day) Cedar Point tickets.

Ages 15+: Who is your Savings Hero?

Simply "like us" on Facebook and post about someone you know who is great at savings, or tweet @mycvfmember between now and May 19, 2012. Along with cool prizes, two Savings Hero posts will each receive 2 (one-day) tickets to Cedar Point.*

*Ask us for details or visit www.mycvf.org/supersaver for more information. Like our Facebook page by searching Catholic Vantage Financial in the search box.

Look out for our Summer Youth Program: Deposit over the summer, take home a prize AND be entered into an end of the summer drawing!

Youth Accounts (Ages 14-17)

We have designed an account to handle the finances for youth and provide peace of mind to parents. It offers everything a young teenager needs for financial security, including a Debit/ATM Card and a Checking Account. All activity is guided by parents. It's a helpful way to improve your teen's financial literacy.

Business Owners – we're here to help you grow!

Bring your business loan to people you trust. Stop by our office or call us to set up an appointment at (734) 432-0212.



Commercial Loans:

- *Refinance Existing Business Loans
- *Equipment
- *Building Purchase
- *SBA Financing

Merchant Card Processing for Businesses

We have a solution that offers transaction authorization, processing, and network services to businesses accepting credit and debit cards as payments for products and services. Compare pricing and save! For more information contact Mike Montefusco, our BancCard representative at 1-888-741-2262, Ext. 142
Email: mmontefusco@banccard.com



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

Good Friday
Memorial Day
Independence Day

Friday, April 6th
Saturday, May 26th & Monday, May 28th
July 4th



Convenient Access , Even When We're Closed

- Audio Teller: 1-888-588-8355
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- Online Banking & Bill Pay service
- Visit www.mycvf.org for more information

NEWS YOU CAN USE

We can help you refinance your mortgage

Lower your rate and your payment! Many homeowners can shorten their terms into a 10 or 15 year mortgage. Own your home and your equity sooner. (Homeowners with high LTVs may qualify for other programs) Call us at (734) 432-0212 for more information.

eAlert Notifications – Save Time / Guard Against Fraud

Set-up automatic emails or text messages to alert you to certain account transactions. For example, you can be notified of your daily balance, whenever a debit card purchase or withdrawal is made, deposits posted and even receive loan payment alerts. eAlert Notifications can be set-up within Online Banking and is a free service.

Cedar Point Amusement Park – Opens in May!

Purchase your discount tickets at Catholic Vantage Financial starting in mid-May:

Adult 1-Day (\$40) Junior 1-Day (\$21) Adult 2-Day Ride / Slide (\$78.99)

Livonia Spree: June 19 - 24, 2012

Pre-Sale discount vouchers for All Day Ride Bracelets will be sold here for \$15.00 (\$22.00 value). Discount vouchers not valid on Sunday, June 24.

Summer tip for debit and credit card users : Call us when you are traveling

Our processors are always on alert for unusual activity. An out of town transaction might cause your credit and debit cards to be shut down.

Fraud Alert

If you receive a phone call, email, text message or any other communications claiming to be from Catholic Vantage Financial asking you for your personal information DO NOT RESPOND. Instead, call our office at (734) 432-0212 and report the incident. These may be attempts of Identity Theft by fraudsters to capture information from you. The FTC estimates that as many as 9 million Americans have their identities stolen each year.