

Celebrate **Independence** From Your Mortgage...

Lower rates will save you money

Recently ten year mortgage rates dropped again! If you financed a 30-year mortgage in July 2000, chances are your mortgage rate was in the neighborhood of 8.15%*. Today most 30-year mortgages are about half that rate with 15 and 10 year rates even lower. Refinancing your mortgage at today's rate could dramatically reduce your interest and your payments, saving you thousands of dollars. *www.mortgagenewsdaily.com

Refinance for a 10-year term!

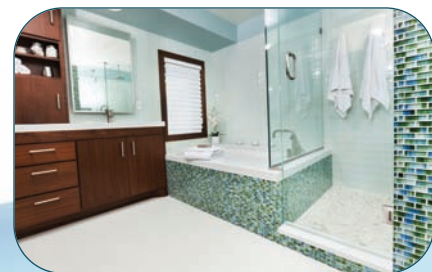
How would you like to trade in your mortgage for a shorter term and have it paid off sooner? When you are mortgage free you can make other plans for your money like fund your retirement, help to pay for college expenses or even purchase a vacation home.

Talk to people you trust. We are here for you whenever you have questions. Learn more at www.mortgagecenter.com/catholicvantage or call us at (734) 432-0212.



Home Improvement Loans

We can help you with your home repairs, improvements and renovations. Ask us about available options to finance your next project.



New / Used Car Loans 2010 – 2012

Rates as low as
3.49% APR*

Free yourself from the hassles of buying a new or used vehicle. Get pre-approved financing from the credit union before you shop! Apply online at www.mycvf.org.

*APR = Annual percentage rate. Rates are effective as of July 1, 2012 and are subject to change without notice. Rates are available for members with 'A' credit scores and includes a .50% reduction for automatic payments from your active Catholic Vantage Financial 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. New loans only. Ask us for details.



A Message from Peter Bagazinski, CEO

Credit unions have experienced exponential growth in numbers since last year. These gains are part of a trend in credit union growth across the nation. In the first part of the year, credit unions' total assets reached \$1 trillion, and for the first time ever, the industry's net worth exceeded \$100 billion. More than 92.5 million Americans use credit unions to store their money, according to a report from the National Credit Union Administration. These numbers reveal that more people are turning away from banks and moving their financial relationship to their credit union, and while it starts with savings and checking accounts, the latest trend is in financing.

At Catholic Vantage Financial we have more members asking us to refinance their loans from other lenders. Mortgages, auto loans and home improvement loans top the list as the most popular to refinance. Members are also trading in their fee bearing credit cards for one more sensible, like our VISA credit card with no annual fee. Make an appointment to talk to us about refinancing. We can help you save money and get ahead financially.

Your Privacy is Important to us...

Catholic Vantage Financial fully complies with the provisions of both the Gramm-Leach-Bliley Act and the NCUA Privacy Regulations. In doing so, we have developed a Privacy Policy and Disclosure. Our Privacy Disclosure is available at our office, online at www.mycvf.org, or upon request. In general, we do not collect or maintain information about our members that is not essential for business purposes. The non-public information that is collected is to provide you financial services offered by or through our Credit Union. We never sell your personal information to third parties. Catholic Vantage Financial does not disclose information about our members or former members to third parties except as permitted or required by law. If you have any questions regarding our Privacy Policy or Disclosure, please contact us at 734-432-0212.

AVE MARIA MUTUAL FUNDS*



Ave Maria Mutual Funds are designed for investors who seek to invest in accordance with Catholic Values. The funds are available to individuals, dioceses, parishes and other institutions seeking investments in companies that do not violate core teachings of the Roman Catholic Church. As a member of our credit union you can buy no-load Ave Maria Mutual Funds to build well diversified investment portfolios. 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.

Super Saver Contest Winners

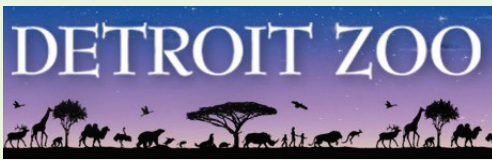
We are very impressed by the talent displayed in creative color and puzzle solving skills by all of our Super Savers. Congratulations to our contest winners: Jacob Arenz , Erin McCann, Ella Slade, and Logan Bourdage



Ella Slade



Erin McCann



Super Saver Summer Fun !

Summer is a great time for young people to earn money. You may like to mow lawns, babysit or take care of the neighbor's pet. Why not save the money you earn at the credit union! Savings can be fun and rewarding and that's why we are inviting our youth accounts (ages up to 17) to take part in our summer savings program. Just visit our office anytime during the months of July and August and while you are there you can enter our special drawing. If you haven't already opened a savings account we invite you to start one now, and if you have an existing account you can make deposits when you visit. Entries received in July will have a chance to win a 2012 family Detroit Zoo membership. Entries received in August have a chance to win a family AMC Theatre package. One entry per youth account per day. Must be a youth account member to enter drawing. No purchase / deposit required. Ask us for details.

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
- *Improvements
- *Acquisitions

Merchant Card Processing for Businesses:

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

Independence Day
Labor Day

Wednesday, July 4th

Saturday, September 1st & Monday, September 3rd



**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

Have You Seen Your Credit Report Lately?

Consumers should review their credit report at least once a year to guard against identity theft and also to make sure the information being reported is accurate. To request your free annual credit report, go to www.annualcreditreport.com or call (877) 322-8228.

Know Your Score!

Stop by our office and ask to speak to one of our Member Service Representatives for a free credit report consultation, which includes your credit score.

Cedar Point Amusement Park Tickets

Purchase your discount tickets at Catholic Vantage Financial.
Adult 1-Day (\$40) Junior 1-Day (\$21) Adult 2-Day Ride / Slide (\$78.99)

GreenPath

As a valued member of our credit union you have access to GreenPath, a financial education and counseling program. You will receive free, impartial advice from experienced, professional counselors with the aim of helping you reach your financial goals. GreenPath also offers free financial webinars every Wednesday during the months of July and August. For more information about Greenpath call 1-877-337-3399 or visit our website at www.mycvf.org and click on the Tools and Resources tab.

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