

**We have a reputation for doing things in your best interest!
Like lower rates to help you save money on your car loan.**

**Plus, no payments
for 90 days!
Just in time for the holidays.**



COMPARE US TO OTHER LENDERS!

If you financed your vehicle with us, congratulations! You can rest assured that you received one of the lowest rates available. That may not be the case if you went someplace else for your loan. According to bankrate.com the national average rate for financing a 60 month new car loan in September 2012 was 4.37% APR. Our rates for the same term are as low as 1.99% APR* and our special rate for 24 months is only 1.49% APR*

At Catholic Vantage Financial we want to help you get ahead financially. Talk to us if you have questions on how to refinance a car loan from another lender. We love to tell you about how much money we could help you save.

While you are comparing lenders, remember that we support your Catholic Schools, Parishes and the Catholic community. Now that you know what we are all about, why would you finance with anyone else? Bring all of your financing to Catholic Vantage Financial, where YOU matter most!

*APR = Annual Percentage Rate. Rates are offered as of October 1, 2012 and are subject to change without notice. Rates offered are the lowest rates available for these terms and include a .50% reduction for automatic payments made from your active Catholic Vantage Financial checking account with direct deposit. Your rate will be based on your credit history, vehicle year, loan term and program selected, and additional account relationships. Ask us for details. Example Payment: \$15,000 loan for 60 months at 1.99% APR = \$263 / month. \$5,000 loan for 24 months at 1.49% APR = \$212 / month.



Ten and Done - Refinance your Mortgage

Don't wait – take advantage of historic low rates while they are still available. Own your home and your home's equity sooner. Refinance your mortgage for a shorter term with lower rates and save money. Talk to us today!



Go Blue! Go Green!

Join us for refreshments in our lobby as we cheer for our favorite teams.

Friday, October 19th / Noon to 5 pm



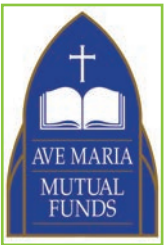


A Message from Peter Bagazinski, CEO

A slight rise in home values and stocks have helped to keep consumer sentiment holding steady despite the high rate of unemployment and gasoline prices. Overall, consumers have become savvy at shopping for value, not just price and impulse. In doing so more people are choosing Catholic Vantage Financial over banks and other lenders to finance their large purchases like homes, home improvements and vehicle loans.

That's because we have a reputation for doing things that are in the best interest of our members. We get to know you and listen to what you are saying instead of just selling you products and services. Plus we support your Catholic community.

Bring all of your financing to us for lower rates, better service and an overall higher level of satisfaction. If you have loans with other lenders we invite you to experience the value of refinancing with Catholic Vantage Financial, where YOU matter most!



Ave Maria Mutual Funds

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

Are you interested in becoming a member of the Board of Directors?



The board of directors is made up of qualified, volunteer Credit Union members. Each year, we need new volunteers to serve on our board. As a member of our board, you can help shape the future of the Credit Union while using your skills to contribute to its mission. Members in good standing, who are at least 18 years of age, may submit a letter of interest, along with a biography (100 words or less).

The deadline for submission is November 2, 2012. Please address to: Nominating Committee, C/O CEO, Catholic Vantage Financial, 36111 Five Mile Rd., Livonia, MI 48154.

Business Lending at Your Credit Union



We can help your ideas come to life!
Call us at (734) 432-0212 for more information.

Commercial Loans: Refinance Existing Business Loans, Equipment, Building Purchase and Acquisitions.

Merchant Card Processing: Compare pricing and save! Contact our BancCard representative at 1-888-741-2262, Ext. 142 or email: mmontefusco@banccard.com

COMING SOON....

Black Wednesday – Coming November 21st

- **Shoppers Survival Pack**
- **Specials never seen before**

Don't miss out on this once-a-year special! Follow us on Facebook and twitter to learn more!

PLUS...

Facebook Users...Win an Apple iPad

1. Visit us on facebook between now and December 3rd
2. Click "like us" to be entered into the drawing

While you're there why not post a photo of yourself standing in front of the credit union, your parish or school. Or tell us what you like about being a member here. Winner will be announced on facebook and twitter on December 10th.



Put a Jingle in Your Holiday Shopping and Keep it there until July 2013

Special Holiday Rate of 1.99% APR*

For new purchases and balance transfers made October 1 – December 31, 2012. Enjoy the low rate on those transactions through July 1, 2013!



*APR = Annual Percentage Rate. This is a limited time offer for purchases and balance transfers made only during the time period of October 1, through December 31, 2012 for new and existing Catholic Vantage Financial VISA card accounts. Beginning July 1, 2013 any remaining balances from that time period will revert to the regular VISA Platinum rate (currently at 8.90% APR) and VISA Classic rate (currently at 10.90% APR). Promotional rate does not apply to purchases and balance transfers made prior to Oct. 1, 2012. Balance transfer / cash advance fees apply. Ask us for details.



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

Columbus Day	October 8 th *
Thanksgiving	November 22 nd November 24 th (Drive-thru only open)*
Christmas	December 22 nd (Drive-thru only open)* December 24 th ** December 25 th
New Years	December 29 th (Drive-thru only open)* December 31 st ** January 1 st

*Service Centers will be open on these days.
** Service Centers will be open until 3pm on these days.
Visit www.mycvf.org for more information

NEWS YOU CAN USE

International Credit Union Day:

Stop by our office on Thursday, October 18th for donuts and cider.

Holiday Loans:

Hurry and apply for our short term, low rate Holiday Loan before the shopping season.

VISA Gift Cards –

Perfect gift for everyone on your list!
Only \$3.00 each.



e-Alerts Help Guard Your Money:

Sign up for this free service so that you will be alerted to transactions being made on your account. Go to online banking to select your e-Alerts.

Dormant Accounts

Do you have an “extra” account at the credit union that you are not using? Talk to us about consolidating accounts to help avoid dormant account fees.

Have you moved?

Avoid a \$2 fee for returned mail by keeping your address up to date with us.

Give the gift of Membership!

Invite your family and fellow parishioners to join Catholic Vantage Financial and they will enjoy the same member benefits that you experience.

HOLIDAY COLLECTION

This Christmas season we are working with Our Lady of Good Counsel Parish to support PBJ Outreach, a mission devoted to serving the homeless and impoverished areas of Metro Detroit. We will be accepting the following donations November 5th through December 14th:

- New socks & underwear for men and women
- Gloves, hats and scarves
- Travel size toiletries and lip balm
- Gently used coats

Visit the PBJ Outreach website at www.pbjoutreach.org to learn more.