

We're Celebrating 60 Years!



Your credit union was originally chartered on February 10, 1953 as St. Michael Livonia Federal Credit Union. Today, Catholic Vantage Financial is evolving into Michigan's leading and most well respected Catholic Federal Credit Union. We have built a reputation of strength, stability and convenience by offering financial soundness, unmatched concern for your financial future, and more competitive products and services.

**We will be celebrating our 60th Anniversary July – August.
Look for our specials to be announced on
Facebook and Twitter starting in May.**



Mortgages – New or refinance, the time is NOW!

1st Time Home Buyers

If you are a 1st time home buyer, RELAX! Our Mortgage Center is here for you every step of the way. Call 1-888-562-6865 and get started now.

Refinance – Own Your Home Sooner & Save Money!

Pull out your mortgage statement and check the interest rate. If you purchased your home more than five years ago, chances are you can refinance for a substantial savings. Rates are at historic lows right now so why wait? Refinance for a shorter term and own your home in less time.

Talk to people you trust for financing. Call (734) 432-0212.



A Message from Peter Bagazinski, CEO

This time of year ends the tax filing season and by now, most people have evaluated their current financial well being. Looking over your financial statements you should consider who you are paying interest to and what if any value does that relationship bring. Ask yourself these questions:

- If you walked into their office today, would the bank that profits from your mortgage recognize you and ask about your family?
- Does the finance company that you make payments to for your car loan support your Catholic community?
- How about the credit card company whose card you carry in your wallet. Are they looking for ways to help you save money?

At Catholic Vantage Financial we do all of these things and more. We are faithfully serving the Catholic community by helping you to save money and get ahead financially. We invite you to refinance your Mortgage and Auto Loan with people you know and trust. Come bank where you matter most! All of us at Catholic Vantage Financial wish you and your family a Blessed Easter and a Happy Spring!

Meet Your 2013 Board of Directors

Following the nominating committee's nomination of Michael Hammond and Stephen Johnson, there were no other petitions received; therefore, in accordance with our Bylaws no election was conducted and Mr. Hammond and Mr. Stephen shall fill the vacancies of the Board for a term of three years. Our Board of Directors and Supervisory Committee Members for 2013 are as follows:

2013 Board of Directors

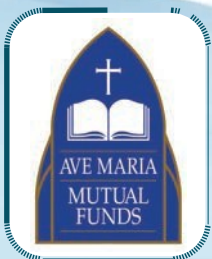
John Wezner, Chairman
 Michael Hammond, Vice Chairman
 Ronald Ingram, Treasurer
 Robert Stocker, Secretary
 Geoffrey Getzen
 Gregory Masel
 Stephen Johnson

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 and talent to serve this credit union.

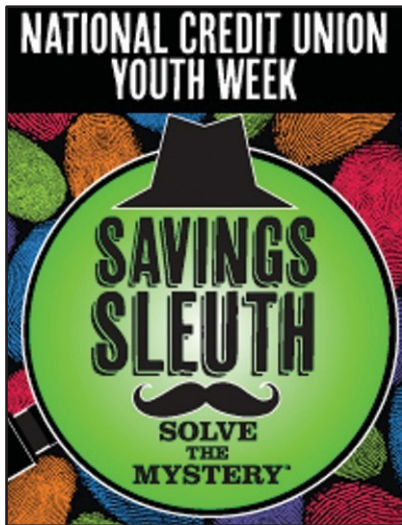
Looking for Investment Options? Try Ave Maria Mutual Funds – Smart Investing and Catholic Values



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.



APRIL 21st - 27th 2013 is National Credit Union Youth Week

Ages up to 14: Receive a prize when you:

- Make a deposit at one of our branches.
- Turn in a Savings Sleuth coloring page. Pick up one at our office or download one from our website at www.mycvf.org/stashe.

Coloring pages will be entered into a drawing to win 2 (one-day) Cedar Point Tickets*. Two winners will be selected, one from each office.

Ages 15+: Do you 'Stache Your Cash?



- Follow us on twitter and tweet about how you save money @mycvfmember.
- We have mustache tattoos! Pick up one at our office or draw one on your finger. Then follow us on Instagram @mycvfmember and post a photo of you with your mustache.

Two winners will be selected and receive 2 (one-day) tickets to Cedar Point.*

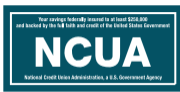
***Ask us for details or visit www.mycvf.org/stashe for more information.**

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

We've lowered our rates for Boats and RVs!



Whether you are ready to buy or looking to refinance Catholic Vantage Financial offers low rates and affordable loan options to help you "set sail" or "take to the open road." Have your loan pre-approved and receive the benefit of credit union financing, a fast turn around and payments that fit your needs. Apply online or talk to us today!



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



For members. For life.

NMLS# 282701 (888) 562-6865

HOLIDAY CLOSINGS

**Memorial Day
Independence Day**

Saturday, May 25th and Monday, May 27th
Thursday, July 4th



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
- Visit www.mycvf.org for more information

NEWS YOU CAN USE

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:

Credit Union Price	Cedar Point Gate Price
Adult: \$43	\$54.99
Ride & Refresh: \$48	Not sold at gate – member benefit!
	Adult entry + unlimited drink wristband
Junior / Senior: \$25	\$29.99
Ride & Slide: \$79	\$82.99

Livonia Spree: June 25 - 30, 2013

Pre-Sale discount vouchers for All Day Ride Bracelets will be sold here. Discount vouchers not valid on Sunday, June 30.

Summer tip for Debit and VISA 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.