

eStatements

A safe, effective, and cost saving method to receive your account statements.



Choosing eStatements will help to reduce waste that is associated with processing and printing paper statements. It's good for you and good for our planet.

Offering our members eStatements is a cost saving initiative that makes sense. We know that cutting expenses and reducing waste is good business. It's also good for our members, and good for the environment. Enroll today and experience the comfort and convenience of electronic statements for yourself. No more waiting for the mail to arrive in order to receive your statement. Instead, you'll get an email notification from us saying that your eStatement is now available to view within your Online Banking. Need a paper copy? Just click and print – now that's convenient! Coupled with convenience is security; and while paper statements may be at risk of getting lost or stolen, eStatements are stored safely within our secure Online Banking site and archived for 24 months.

Many of our members have already converted to eStatements. For those members still receiving paper statements, why not enroll today? Simply logon to Online Banking and click eStatements to start the process. If you haven't received your Online Banking information, talk to us and we'll get you started.

PLUS - All members enrolled for eStatements by December 20th, 2013 will be entered in our prize drawing. Prizes include \$100, \$50 and \$25 VISA Gift Cards. Visit our website or ask us for details.

Special Holiday Rate Starts NOW!

All VISA Cards - Existing and New -

1.99% APR*

For all new purchases and balance transfers made October 1 – December 31, 2013. Plus, enjoy the low rate on those transactions until July 1, 2014!



*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, 2013 for new and existing Catholic Vantage Financial VISA card accounts. Beginning July 1, 2014 any remaining balances from qualifying transactions 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, 2013. Ask us for details.



A Message from Peter Bagazinski, CEO

This year, Catholic Vantage Financial celebrated our 60th Year Anniversary. To commemorate this event, we decided to celebrate by doing things that are in the best interest of our members like making financing more affordable. Our Anniversary Specials offered new car financing below the local market rates and we saw a significant increase in new car loans over the summer months. We also offered a special low-rate personal loan to help people with tuition costs, home improvement projects, and debt consolidation. We hope that you were able to take advantage of our special rates to help accomplish your financial goals.

You can rest assured knowing that for 60 years we have been diligent in our efforts to provide you better rates for financing and lower costs for services. Our service fees remain lower than our peer group; and while you may see an increase in some categories, overall you will find that our fees are lower than the banks and credit unions in our area. We are always working on cost-saving initiatives to help cut expenses, save money, and bring you more value. As we move forward into 2014 we will continue to work hard at controlling costs and finding more revenue possibilities. The Federal Reserve Board has said that they will continue to hold down rates which inhibits our ability to generate additional income. Restructuring our operations with more efficient processes like our electronic delivery of account statements will help to pave the way for more forward thinking services that cost less and give you more.

As we approach the holiday season, all of us at Catholic Vantage Financial wish you and your family a Happy Thanksgiving and a Blessed Christmas!



**JOIN US FOR OUR ANNUAL
TAILGATE PARTY!**

Go Blue! Go Green!

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

Friday, November 1st / 11:00 a.m. – 5:00 p.m.

Celebrate Credit Union Day!

Thursday, October 17, 2013

Join us for Cider and Donuts!

Secure Document Shredding Event

Livonia Branch / 36111 Five Mile

Saturday, October 12, 2013

9:00 a.m. – Noon

Free event open to members of
Catholic Vantage Financial

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 1, 2013. Please address to:
Nominating Committee, C/O CEO, Catholic Vantage Financial, 36111
Five Mile Rd., Livonia, MI 48154.

BACK BY POPULAR DEMAND

BLACK WEDNESDAY

ONE DAY ONLY **November 27, 2013**

Arrive early to get our exclusive Shoppers Delight Bag!
Limited quantities.



Once-a-year loan deals and special offers!

Follow us on Facebook & Twitter to find early announcements about deals and low rates.

Prize drawing throughout the day!

Stop into one of our branches or post a holiday greeting on Facebook or Twitter to be entered.

Shoppers Delight Bag!

Filled with store coupons, mall maps, gift certificates, and treats!



Facebook and Twitter Users -

Like us / Follow us for a chance to win a Wii U™ Bundle Pack!

1. Click "like us" on Facebook to be entered into the drawing.
2. Follow us on Twitter for an additional entry.
3. If you're already a fan and following us, just post a photo of yourself and tell us /tweet about what you like about credit unions.
4. If we get 2,000 likes, we'll give away two Wii U Bundles so tell your friends!

Winner will be announced on facebook and twitter on December 20th. Visit our website or ask us for details.



'Tis the Season for Holiday Loans

Apply online

\$1,500 / \$3,000 / \$5,000

as low as **5.99% APR ***

*APR= Annual Percentage Rate. This is a personal loan with a maximum term of 12 months. The advertised rate is the lowest rate available for members with 'A' credit scores. Your rate will be determined based on your credit history. Rates are available as of October 1, 2013 and are subject to change without notice. Offer is not available for loans currently financed with Catholic Vantage Financial. Limited time offer. Estimated payment example based on 1-year term and rate of 5.99% APR = \$1,500 @ \$130 month / \$3,000 @ \$259 month / \$5,000 @ \$431 month.

Home Improvement Loans

We can help you with your home repairs and improvements. Ask us about available options for financing your next project.

Get all of your home projects completed in time for the Holidays!





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

For current savings, loans and mortgage rates visit our website:

www.mycvf.org

HOLIDAY CLOSINGS



Columbus Day
Thanksgiving

Monday, October 14th*

Thursday, November 28th

Saturday, November 30th Drive Thru Only*

Christmas

Tuesday, December 24th**

Wednesday, December 25th

New Year's

Tuesday, December 31st**

Wednesday, January 1st

*Service Centers will be open on these days.

**Service Centers will be open until 3:00 p.m. on these days.

Visit www.mycvf.org for more information.

NEWS YOU CAN USE

VISA Gift Cards

The perfect present for everyone on your list!

Only \$3.00 each!



e-Alerts Help Guard Your Account

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-Alert settings.

Dormant Accounts

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

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 will once again be working with Our Lady of Good Counsel Parish to support the PBJ Outreach, a mission devoted to serving the homeless and impoverished areas of Metro Detroit. We will be accepting the following donations Nov. 4th – Dec. 13th.

Men:

New winter hats and gloves

New white athletic socks and underwear

Women:

New white athletic socks and underwear

Also:

Travel size toiletries and lip balm



To learn more about the PBJ Outreach, visit www.pbjoutreach.org