

Get comfortable with a Home Loan



At Catholic Vantage Financial, we have a reputation of doing things in the best interest of our members. We are by your side looking for ways that will help you save money and get ahead financially. Whether you are buying a new home or planning a remodeling project, talk to us first. We are here for you, every step of the way!

Mortgage Loans

If you are thinking of buying a new home this year don't wait until the spring buying season to start. The mortgage process takes careful planning and isn't something that you want to rush into. A phone call to our Mortgage Center will get you on your way to be pre-qualified and ready to act when you find the place you want to call home. Ask our trusted mortgage experts to find the right mortgage for you. Our low closing costs and local servicing means you get value on top of savings. Call our Mortgage Center today at 1-888-562-6865.

Home Improvement Loans

Your home may be your most valuable financial asset and investing in a remodel or improvement is a smart move. Our Home Equity Loan can help you get the best value and return for your project. Stop by our office or visit www.mycvf.org to learn more.

Love your home. Love your credit union.

One personal loan big enough to take care of all your little things.

THE
BIG
ONE



Borrow what you need:

\$5,000

\$131 per month*

\$7,500

\$196 per month*

\$10,000

\$261 per month*

*Approximate payments based on a 48 month term and rates as low as 11.50% Annual Percentage Rate. Your rate will be determined based on your credit history. Offer is available as of January 1, 2014 for new loans only. Rates are subject to change without notice. Ask us for details.



A Message from Peter Bagazinski, CEO

While your current financial strategy may have worked during the last few years, recent changes in our economy are providing new opportunities that you may want to consider. For example, mortgage rates are still low but could change at any time. If you are ready to buy a new home, plan early because inventory moves fast! Refinancing your mortgage for a lower rate can also help you save money and own your home sooner. Plus, refinancing isn't just for homes. If you financed your car through a dealership or another lender chances are you may be paying more interest than if you financed with your credit union. Refinancing can increase your cash flow and put more money back in your budget. Every dollar counts and even a few dollars a month will add up over time. For those who have been holding off on a remodeling project, you may find that now is a good time to get started with a home equity loan. Equity in your home can provide you financing at rates lower than most credit cards or home improvement stores.

Investment opportunities are available through our partnership with Ave Maria Mutual Funds. Their experienced team of portfolio managers select stocks and bonds based on sound investment fundamentals as well as pro-life values. Investments are screened to be both financially and morally responsible.

When it comes to your finances, talk to people you trust. We are here to help you save money and get ahead financially. All of us at Catholic Vantage Financial wish you and your family a blessed and prosperous new year!

Annual Membership Meeting

Date: Wednesday, March 26, 2014 **Time:** 5:45 p.m. (light refreshments) 6:00 p.m. Business Meeting

Place: Catholic Vantage Financial 8817 Sheldon Road, Plymouth, MI

Credit Union Board of Directors

There are two positions available on the Credit Union's Board of Directors. The nominating committee has nominated the following individuals to fill the vacancies for the Board of Directors:

John Wezner (Incumbent), has served as the credit union's Board Chairman since 2006. He is a graduate of Catholic Central High School and the University of Michigan where he earned his degree in Computer Science. He is employed by Burroughs Inc. as Program Director for Check Solutions and the Managing Director for the Latin America, Caribbean Division.

Robert Stocker (Incumbent), has served on the credit union's Board of Directors and the Supervisory Committee. He retired in 2002 after thirty-four years of employment with American Axle Manufacturing. He is a graduate of St. Mary's University (MN) and has been a parishioner of St. Colette's Parish for over thirty years.

Information regarding each nominee will be posted in the lobby of the Credit Union. Nominations for vacancies may be made until February 6, 2014. For petition requirements, please contact: Peter Bagazinski, at (734) 432-0212 extension 221. Nominations will not be taken from the floor, and the election will not be conducted by ballot when there is only one nominee for each position to be filled.

Make it your New Year's Resolution! Eliminate the clutter and go green.



Convenient and no cost online services:

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Business / Commercial Banking

We offer a variety of solutions to personalize your everyday business banking and your borrowing needs. For more information call (734) 432-0212.

Business Services

- Business Checking Accounts
- Online Banking
- Merchant Services
- Business VISA Credit Cards

Business Loans

- Commercial Real Estate
- Equipment
- Improvements
- Refinance Existing Business Loans



Tip: While banks may be holding back on business loans, your credit union is positioned to offer the financing you need to help your business grow.

Faithfully Serving the Catholic Community....

Our EZ-Pay Tuition Program is an exclusive tuition payment service available for Catholic Schools. Our schools enjoy local servicing and processing managed by Catholic Vantage Financial. This low-cost payment solution benefits Catholic families and schools in our communities. Scholarship dollars are given to schools based on the number of families who participate in the electronic payment program. For more information call Emma Teller, Director of Marketing and Business Development at (734) 432-0212 ext 204.



Emma Teller presents check to Our Lady of Good Counsel School Principal, John Czaplicki



Emma Teller presents check to All Saints Catholic School Vice Principal, Amanda Fraser



St. Edith School Principal, Sr. Margaret Kijek and Bookkeeper, Dale Mary Orsucci



Emma Teller presents check to Montessori Center of Our Lady Principal, Mrs. S. A. Shiranthi DeSilva

Holiday Collections

Thank you for helping to warm the souls of the needy with your donations of socks and toiletries. These items will help the outreach program of PB & J (Peanut Butter and Jelly) in their dedicated mission of helping the homeless and impoverished neighborhoods of Metro Detroit. Visit their website at www.pbjoutreach.org to learn more.



Student Credit Union

Our student credit union branches are operated by the students in local Catholic schools. Recently, our young savers had an opportunity to win our BIG STOCKING – an annual Christmas event. Pictured on the left is Cameron from St. Robert Bellarmine. On the right is Student Credit Union workers Anna & Jillian with Nicholas from All Saints Catholic School.





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



President's Day

Monday, February 17th*

Good Friday

Friday, April 18th*

*Credit Union Family Service Centers will we open on these days.

Convenient Access, Anytime!

- Audio Teller: 1-888-588-8355
- Thousands of surcharge-free ATMs through the CO-OP Network
- Online Banking & Bill Pay Service

Plus, visit us online at www.mycvf.org for current rates and information, to apply for a loan, access online banking and to find the locations of ATMs and Credit Union Family Service Centers.

NEWS YOU CAN USE

Keep the enclosed account statement

Members who earned at least \$10 in dividends will be mailed a 1099 statement and those who paid at least \$600 in mortgage interest will receive a 1098 statement. Otherwise, for income tax purposes we disclose your year-to-date interest and dividends on the statement you received with this newsletter. Please keep this information for your records.

Discounts for Turbo Tax and Jackson Hewitt

We have partnered with Turbo Tax and Jackson Hewitt to bring you convenience and savings to help you complete your income taxes. You can get your refund fast when filing electronically and signing up for Direct Deposit into your Catholic Vantage Financial account. Visit our website at www.mycvf.org for more information on discounted pricing for Turbo Tax and Jackson Hewitt. Take advantage of these offers right away – prices increase in March.



Investments available through Ave Maria Mutual Funds – Smart Investing and Catholic Values

We have partnered with Ave Maria Mutual Funds to offer you a choice for morally responsible investing. At Ave Maria Mutual Funds, their experienced team of portfolio managers select stocks and bonds based on sound investment fundamentals as

well as pro-life values. Investments are screened to be both financially and morally responsible.

Call 1-866-283-6274 and tell them that you are a member to receive your free investor's kit or visit www.avemariafunds.com



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 principle. Investments are not guaranteed by any government agency, nor Catholic Vantage Financial Federal Credit Union. INVESTMENTS ARE NOT NCUA INSURED.