

Great rates for great ideas!



You have great ideas for your home. We have great rates for your home improvement project.

All home improvement projects start out with a great idea and we know that ideas come in all shapes, sizes, and colors. At Catholic Vantage Financial we offer choices for your financing so that you can find the right loan to make your great idea come to life.

No Equity? No problem!

Try our personal loan on for size. As low as 6.99% APR* for up to 60 months.

Home Equity Loans

Line of Credit as low as 4.00% APR*¹

For ongoing projects that require some money now and some money later.

Term Loan as low as 5.50% APR*² up to 180 months

One time loan with fixed rate and term.

*APR = Annual Percentage Rate. This is the lowest rate available as of March 27, 2014 for members with "A" credit scores. Your rate may be different based on your credit history and loan program selected. New loans only. Not available for loans already financed with Catholic Vantage Financial. Rates are subject to change without notice. Federally Insured by NCUA. Equal Housing Lender. NMLS# 491926. Payment example for personal loan = \$5,000 at 6.99% APR for 60 months = \$106.00 and includes payment protection insurance.

¹ Variable Rate based on Prime Rate as published in the Wall Street Journal on the first business day of the month. Actual rate may vary and will be Prime +/- based on credit history with a minimum of 4.00% APR and a maximum rate of 18% APR. Home Equity Loans may require additional costs and flood insurance, if required. Example payment = \$25,000 at 4.00% APR = \$281.00 and includes payment protection insurance.

² Home Equity Loans may require additional costs and flood insurance, if required. Example payment = \$25,000 at 5.50% APR for 180 months = \$236.00 and includes payment protection insurance.

**Free Homebuyers
Workshop:
April 29, 2014
6:30 P.M.
Plymouth Branch
RSVP:**

**734-432-0212 EXT. 301
eteller@mycvf.org**



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- Low rates & closing costs
- Sensible terms
- Local servicing

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Equal Housing Lending NMLS# 282701



A Message from Peter Bagazinski, CEO

Spring is finally here and along with the pleasant changes in the weather, our local economy seems to be improving. We are hearing some positive reports from the housing market with a rise in new home sales and a decrease in the number of foreclosures. In addition, many communities are also seeing home values increase this year. As you take a drive in your neighborhood chances are you will see "For Sale" signs in the lawn and home improvement trucks in the driveway. These are all positive indicators of economic stability and consumer confidence.

If you are considering a home purchase or planning home improvement projects this year, talk to the people you trust at Catholic Vantage Financial for your financing. Having a relationship with your lender is more important now than ever, as mortgage requirements have changed and new rules from the Consumer Financial Protection Bureau (CFPB) have been put into place as of January 2014. When it comes to your home's financing, we are here for you every step of the way. Think of Catholic Vantage first, for all of your financial needs!

All of us at Catholic Vantage Financial wish you and your family a blessed and happy Easter!

Catholic Vantage Financial Board of Directors 2014

Following the nominating committee's nomination of John Wezner and Robert Stocker, there were no other petitions received; therefore, in accordance with our bylaws no election was conducted and Mr. Wezner and Mr. Stocker shall fill the vacancies of the Board for a term of three years.

2014 Board of Directors

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

Supervisory Committee

Susan Randall, Chairwoman
 Robert Stocker



New & Used Car Loans

Rates as low as

1.49% APR*

Apply today! www.mycvf.org

*APR = Annual Percentage Rate. This is the lowest rate available as of April 1, 2014 for members with "A" credit scores. Your rate maybe different based on your credit history and loan program selected. New loans only. Not available for loans already financed with Catholic Vantage Financial. Rates are subject to change without notice. Federally Insured By NCUA.

Talk to us about a business loan.



Ready to grow your business?

- Commercial Real Estate
- Investment Property
- Equipment & Improvements

Call us today! (734) 432-0212



National Credit Union Youth Savings Challenge!

During the month of April credit unions nationwide are focusing on our youth. Setting financial goals and saving money are important lessons for young people and we want them to know that Catholic Vantage Financial is here to help them along the way.

Tell us your savings goal when you make a deposit and you will automatically be entered to win \$100 from CUNA's Youth Savings Challenge. Plus, we will be giving away an additional \$25 to four randomly selected entries! The National Youth Savings Challenge is open to all youth under 18 who visit us during April. While youth are encouraged to make a deposit at the credit union, no deposit is required to enter. Parents/guardians giving permission for their youth to enter can also submit on a 3" x 5" piece of paper with the following information to the credit union:

Name, Date, Current age, and What you are saving for.

Limit one entry per person.

On May 14, 2014, Credit Union National Association (CUNA) will randomly select 25 participating credit unions to each receive one \$100 award. Each credit union will then randomly select one winner from its entrants. We will notify you if you are one of the 25 winners. Odds of winning depend on number of entrants. A list of winners will be posted by CUNA on their website on or after May 16, 2014. This contest is void where prohibited.

Mark Your Calendars for Our Shred Event:

Date: Saturday, May 10, 2014

Place: Plymouth Branch: 8817 Sheldon / Joy Road

Time: 9:00 a.m. – 1:00 p.m.

Plus crafts for the kids from 9:00 a.m. – Noon.





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

AUDIO TELLER 1-888-588-8355

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Report Lost/Stolen ATM/Debit Card:
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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



Good Friday *Friday, April 18th
Memorial Day *Saturday, May 24th
Monday, May 26th
Independence Day Friday, July 4th
*Saturday, July 5th

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

Convenient Access, Anytime!

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NEWS YOU CAN USE

Keeping Your Accounts Safe from Fraud

One way to stop fraudsters is by using eAlerts. With eAlerts you can set up notifications to be sent to your phone via text message or email every time a debit card transaction comes through. If you didn't authorize the transaction you can immediately notify us to protect your account from further loss. eAlerts is a free service available through Online Banking. Enroll today!

Discounted Cedar Point Tickets – Coming Soon!

CEDAR POINT TICKETS	CU Member Price	Regular Admission
1-Day Adult Ticket AGES 3-61, 48" OR TALLER IN SHOES	\$46.00	\$59.99
1-Day Junior / Senior AGES 3-61, UNDER 48" TALL IN SHOES, OR AGE 62 & OLDER AT CEDAR POINT	\$34.99	\$34.99
1-Day Ride & Slide	\$81.00	\$87.99
1-Day Ride & Refresh	\$51.00	Not Sold at Gate



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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.