

We make car buying a whole lot easier!

Buying a new car can be a very stressful time. Budgeting payments, arranging financing, and shopping for a good deal takes time and resources. At Catholic Vantage Financial we have the experience and commitment to help you get the job done! We'll work side by side with you every step of the way and help you answer questions about rates, insurance, and payment protection programs. Talking to people you trust can help to put your mind at ease. Enjoy car buying with no worries – just two thumbs up!



- Talk to us
- Shop
- Drive your new car

As low as **1.49%** APR*
New and Used Car Loan Rates

Tips for 1st time car buyer:

- Budget for your payment, insurance, and maintenance.
- Use resources like NadaGuides.com for pricing.
- Talk to our lending team for payments and pre-approval before you shop.



A Message from Peter Bagazinski, CEO

Summer is officially here and summertime activity usually revolves around time spent with family and friends. At Catholic Vantage Financial, we have been talking to members about their plans for graduations, weddings, family vacations, and home improvement projects. This year we have seen a need for short term, unsecured lending to help fulfill those plans. Not everyone has equity available in their home to use for a Home Equity Loan and we want to help those members with unsecured financing. You will find that our Personal Loan rates are lower than most credit cards and are some of the lowest rates available in the market today.

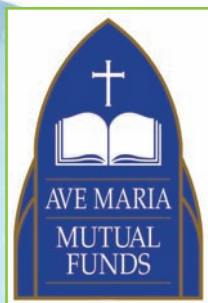
If you haven't been able to take advantage of refinancing your mortgage for a shorter term and lower rate, now is the time to act. New programs are in place this year to help more homeowners take advantage of the low rate environment. Our Mortgage Center can also help first-time home buyers find peace of mind by working with a lender they can trust. Our Mortgage Center can answer your questions and work with you, every step of the way.

Make an appointment to talk to us about your plans. We can help you save money and get ahead financially.

Think about your investments like you think about your family.

When it comes to family, most people have a clear definition of what is important to them. That's the way that we feel about our members and why we have partnered with Ave Maria Mutual Funds*. Ave Maria Mutual Funds can offer you investments with companies that are in-line with the same principles that are important to our Catholic community. To learn more, visit www.avemariafunds.com or call 1-866-283-6274 and tell them that you are a member of Catholic Vantage Financial to take advantage of our special program offering no-load Ave Maria Mutual Funds. They can help you to build a well-diversified investment portfolio you can feel good about.

AVE MARIA MUTUAL FUNDS*



Ave Maria Mutual Funds are designed for investors who seek to invest in accordance with Catholic Values. The funds are available to individuals, dioceses, parishes and other institutions seeking investments in companies that do not violate core teachings of the Roman Catholic Church. As a member of our credit union you can buy no-load Ave Maria Mutual Funds to build well diversified investment portfolios. 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, or higher 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.

Catholic Business Owners Finance with People they Know and Trust!



Our experts will guide you in the process:

- **Commercial Loans**
- **Real Estate Loans**
- **Commercial Accounts**

(734) 432-0212 www.mycvf.org



Super Saver Summer Fun for Kids!

Savings can be fun and rewarding and that's why we are inviting our youth accounts (members up to age 17) to take part in our summer savings fun. Just visit the credit union anytime during the months of July and August and while you are here, enter our drawing to guess how much money is in our money jar. We have age categories for each jar, so that you can enter along with other kids your age. The winner gets to keep the money in the jar to spend or save, or do both!

It's easy to open a youth account and we invite you to start one today!

*Must be Youth Account Member to enter. Entries must be received by 6:00 p.m. on Friday, August 29th. Winner will be announced by September 5th, 2014. Employees, Board of Directors, and their relatives, are not eligible to participate. Ask us for details or visit our website at www.mycvf.org.

RSVP: Free Summer Bowling for Kids!



Wednesday, July 23rd / 10:00 a.m. - 1:00 p.m.
Woodland Lanes: 33775 Plymouth Rd, Livonia

Enjoy an afternoon of bowling, pizza, and fun with our Youth Program Director, Jen Galatis.

Free for kids up to 17 and their parents! You must RSVP by 07/14/2014. (734) 432-0212 Ext 203, or JGalatis@mycvf.org



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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800-682-6075

VISA ACCOUNTS
Report Lost/Stolen
800-828-3901(NEW)

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



Labor Day

Saturday, August 30th
and Monday, September 1st

***CU Service Centers are open Sat. Aug. 30th**

Convenient Access, Anytime!

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

NEWS YOU CAN USE

What's on your Credit Report?

Do you know how to read your credit report? Stop by our office and ask to speak to one of our Member Service Representatives for a free credit report consultation, which includes your credit score.

Fraud Tip – If it looks too good to be true, it's probably a scam!

We see many losses that take place from offers of easy money, foreign lottery, and weight loss promises. Once you provide your credit / debit card number or your account number, you become vulnerable to potential fraud. Research businesses before you give out any account information. Start with the Better Business Bureau (www.bbb.org) and the Federal Trade Commission (www.ftc.gov) and be very cautious when dealing with unknown companies. When in doubt, don't give out your account information!

Cedar Point Amusement Park Tickets

Purchase your discount tickets at Catholic Vantage Financial.

	CU Member Price	Regular Admission
Adult 1-Day: Ages 3-61, 48" OR TALLER in shoes	\$46.00	\$59.00
1-Day Junior / Senior Ages 3-61, UNDER 48" Or age 62 & Older	\$34.99	\$34.99
1-Day Ride & Slide	\$81.00	\$87.99
1-Day Ride & Refresh	\$51.00	Not sold at gate

Construction Loans now Available at Mortgage Center!

Building a home is an exciting time! But it can also be extremely stressful. Our partner, Mortgage Center, offers a One-Time-Close Construction Loan that takes all the worry out of financing the step-by-step nature of building.

Visit mortgagecenter.com/catholicvantage to learn more and get started online, or call 1-888-562-6865 to speak with a Mortgage Center Loan Officer today!