



Catholic Vantage Financial Supports Education – \$7,000 in Scholarship Dollars

At Catholic Vantage Financial, we have a reputation of doing things in the best interest of our members. The more you do business with us, the more we can support your Catholic community! This year we are proud to announce scholarships to support education. Look for more details regarding the scholarship application and process on FACEBOOK and our website starting in February.

Scholarship Information

Students must be a member of Catholic Vantage Financial in order to apply.

Scholarships Available

Kindergarten through 8th Grade Catholic School Scholarships:

Two (2) at \$500 each

Catholic High School Scholarships:

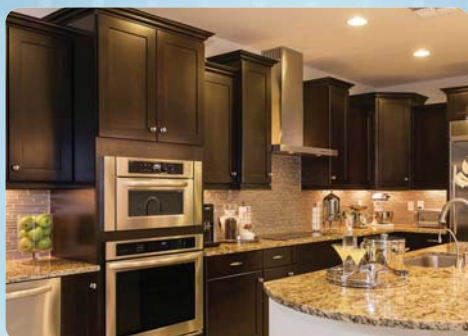
Four (4) at \$500 each

College Scholarships:

Four (4) at \$1,000 each

Visit our website and follow us on FACEBOOK for scholarship updates.

Home Values Are on the Rise



Home Equity Loans

Talk to people you trust! (734) 432-0212

Remodel: Kitchen, Baths, Basements

Repair: Roofs, Heating & Cooling, Landscaping

Relax: We're here for you, every step of the way!

TIP:
Ask us about
a line of credit
for your
Home
Equity Loan.

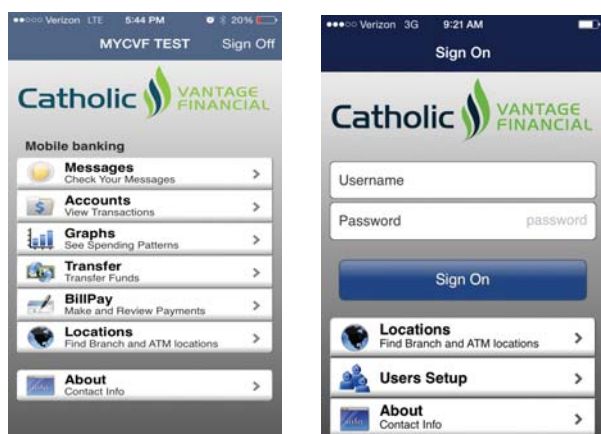


A Message from Peter Bagazinski, CEO

As we move into 2015, your credit union is working to provide its members with more convenience and easier access for banking and financing. Our new App for mobile banking is currently in the testing stage and will soon be available to use with any iPhone, iPad or Android device. The MYCVF Mobile App will allow you to perform and view current account transactions, pay bills, and access tools and resources. In addition, we will be launching online account membership and online loan application with instant decisioning. Joining Catholic Vantage Financial and getting your loan approved can take place anytime and anywhere, from the convenience of your mobile device.

At Catholic Vantage Financial we continue to grow and find more ways to better serve our members and the Catholic community. 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!

MYCVF Mobile Banking App – Coming Soon!



Convenient and no cost mobile banking!

You must be enrolled in Online Banking and use your current Online Banking username and password to get started.

- Account balance, transfers, and history
- Bill Pay
- Information and resources

Learn more at www.mycvf.org

Annual Membership Meeting

Date: Wednesday, March 25, 2015 **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 three 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:

Geoffrey Getzen, (Incumbent) has served on the credit union's Board of Directors since 2009 and has been a member of the credit union since 1996. Mr. Getzen is currently employed as a budget analyst for the federal government, and has 15+ years experience in finance and accounting. He is a graduate of Alma College with a Master's of Science Degree in Finance from Walsh College. He is a parishioner of St. Valentine Parish.

Ronald Ingram, (Incumbent) has served on the credit union's Board of Directors since 2000. Mr. Ingram is a Korean War Veteran and is a retired Captain of the Great Lakes after sailing for 25 years for the Environmental Protection Agency. He attended the University of Detroit and is a parishioner of St. Colette Parish.

Greg Masel, (Incumbent) has served on the credit union's Board of Directors since 2006 and has served as Board Vice Chairman for four years. Mr. Masel is on assignment to Fiat Chrysler Automobiles (previously Chrysler) as a Supplier Quality Specialist. He is a graduate of Oakland University with a major in Political Science. He is a parishioner of St. Priscilla Parish.

Information regarding each nominee will be posted in the lobby of the Credit Union. Nominations for vacancies may be made until February 6, 2015. 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.

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 Loans

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

Tip: While banks may be holding back on certain 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 Principal, Kristen Strausbaugh



St. Edith School Principal, Georgene Wojciechowski and Bookkeeper, Dale Mary Orsucci



Montessori Center of Our Lady Principal, Mrs. S. A. Shiranthi DeSilva



Christ The King School Secretary, Prentis Parker and Principal, Rosanne Jodway

Holiday Collections – Warming Hearts and Souls

Thank you for helping to warm the souls of the needy with your donations of gently used coats and boots and travel size 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.





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

ATM / DEBIT CARDS

Report Lost/Stolen ATM/Debit Card:
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

HOLIDAY CLOSINGS



President's Day
Good Friday

Monday, February 16th*
Friday, April 3rd*

*Credit Union Family Service Centers will be 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

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. Should you qualify to receive one, your 1098 and 1099 forms for the year 2014 will be mailed separately.

This year, be confident your taxes are done right and get a chance to win big!
TurboTax® coaches you to the biggest refund you deserve, double checking as you go and searching over 350 deductions and credits. Try TurboTax Online now and be entered into the TurboTax \$25K Giveaway! ¹
TurboTax discounts available for members. Visit www.mycvf.org for more information.



¹TurboTax \$25K Giveaway. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry. Void in Puerto Rico and where prohibited by law. Giveaway ends 2/26/15. Subject to complete Official Rules and all applicable federal, state and local laws. For Official Rules including odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: One (1) Grand Prize: A check for \$15,000. Retail value, \$15,000. Ten (10) First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$25,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22F, San Diego, CA, 92129. © 2014-2015 Intuit Inc. All rights reserved. State filing charges apply. Limited time offer for TurboTax 2014. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners.

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.

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

www.mycvf.org