

## Catholic Vantage Financial Scholarships Help Cover Tuition Costs



**Front Row:** Aiden Vance, Evan Torley  
**Middle Row:** Matthew McClintock, Kelly Solak, Rachel Smith, Anna Schubert, Taylor Graham, Allyson Hill, Collin Caid, Andrew Budd  
**Back Row:** Michael Hammond (Chairman of the Board), Brian Dougherty, (Superintendent of Catholic Schools Archdiocese of Detroit), Greg Masel, Board member

We are pleased to announce that Catholic Vantage Financial will award ten student scholarships to members in 2016, to help support their education. Scholarship applications and details will be available online at [www.mycvf.org](http://www.mycvf.org) beginning January 15, 2016.

### Kindergarten through 8th Grade Catholic School Scholarships

Two (2) at \$500 each; selected by random drawing

### Catholic High School Scholarships

Four (4) at \$500 each; selected by random drawing

### College Scholarships for 2016 Graduating High School Seniors

Four (4) at \$1,000 each; students attending private or public high schools are eligible

## Shrink your Debt and Become Financially Free



*What does it mean to be financially free? It means free from the worry of high rate debt and payments that keep climbing. It also means building a solid foundation that can carry you and your family through life's ups and downs. At Catholic Vantage Financial, we're here for you every step of the way!*

### You got this - Shrink your Debt to ZERO!

0% APR on Balance Transfers to your Catholic Vantage Financial VISA® Card

If you're looking for ways to reduce and pay down your debt faster, transfer the balances from higher rate cards to your Catholic Vantage Financial VISA card. Act now – only balance transfers made during January and February 2016 are eligible for this limited time offer.

#### Get these benefits:

- No transfer fees
- Pay no interest for minimum of six months
- Reduce the time it takes to reduce your debt

**0% APR\***

\*Remaining balances owed from balance transfers made to your Catholic Vantage Financial VISA card at 0.00% APR in January and February 2016 will revert to the regular annual percentage rate effective September 1, 2016. Special rate does not apply to previous transactions or purchases. Current VISA Platinum rate is as low as 8.74% APR. Current VISA Signature rate is as low as 10.74% APR. Visit [mycvf.org](http://mycvf.org) or ask us for details. APR=Annual Percentage Rate

Apply online at [www.mycfv.org](http://www.mycfv.org) stop by our office today.



## A Message from Peter Bagazinski, CEO

People tell us all the time that they want to have a better handle on their finances, but they're not sure how to start or what to do. At Catholic Vantage Financial our staff is trained to look for ways to help you save money and get ahead financially. But most importantly, they are here to listen and help you work on a plan that makes sense for you. They have the financial expertise, the tools, and the resources to help make a difference and they will take the time to help each and every member; every member, every time.

What would you like to improve with your finances? Perhaps consolidating high rate debt into one payment and one low rate will increase your cash flow, improve your credit rating, and help you pay down debt quicker. Or, you may be in need of options for retirement savings or college costs. Perhaps some time saving tools like mobile banking and text alerts will make life easier. Visit us today and let us help you become financially free. Together, we got this.

Wishing you and your family, blessings for a healthy and happy new year!

### Annual Membership Meeting

**Date:** Wednesday, March 30, 2016    **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 four 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:

**Michael A. Hammond (Incumbent)**, is the president of NexLevel Advisors LLC, where he is responsible for overseeing the daily operations and long-term strategic vision. He received a B.S.B.A. in Marketing from Xavier University and earned a law degree from Michigan State University. Mr. Hammond serves on the advisory boards at Xavier University and Progress in Lending Association. He is a member of Our Lady of Good Counsel Parish, Plymouth.

**Stephen Johnson (Incumbent)**, is a graduate of Lawrence Tech University where he earned a Bachelor of Science degree in Electrical Engineering. He has been a Livonia resident for 50 years and is currently employed with Ford Motor Company. Mr. Johnson is a member of St. Michael's Parish, Livonia.

**N. Robert Khzouz (Incumbent)**, is a graduate of Michigan State University where he earned a B.A. in Political Science, Psychology, and Social Science. He also earned a Masters of Science degree in Management from Central Michigan University. Mr. Khzouz is the business owner of two Big Boy restaurants, serves as a member of the Knights of Columbus, a member of the Arts Commission with the city of Livonia, and attends St. Edith Parish, Livonia.

**Kevin G. Prost (Incumbent)**, is a graduate of the University of Michigan and earned an MBA from Eastern Michigan University. He currently serves as the Vice President and CFO of Herkules Equipment Corporation. Mr. Post has coached his children's sports teams, taught catechism, and currently serves as chairman of the Pastoral Council for St. Edith's Parish, Livonia.

Information regarding each nominee will be posted in the lobby of the Credit Union. Nominations for vacancies may be made until February 5, 2016. 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.

You could save up to \$427.96 on car insurance with TruStage—because you're a member of Catholic Vantage Financial. Call 1-855-483-2149 for a no-obligation quote today!

YOU COULD SAVE  
UP TO **\$427.96\*** ON  
CAR INSURANCE.



## Business Banking with People You Know

### Serving the Catholic business community

If you're a business owner and you are also Catholic, you belong here. Let Catholic Vantage Financial demonstrate how we can make your business banking and commercial borrowing experience as friendly and helpful as your personal transactions.



### Business Loans

- Commercial Real Estate
- Machinery and Equipment
- Acquisitions
- Refinance Existing Business Loans

Call us today at 734.432.0212 to talk with one of our financial experts.

## Faithfully Serving the Catholic Community

Our EZ-Pay Tuition Program is an exclusive tuition payment service available for Catholic Schools. Unlike other payment programs, we also give scholarship dollars to our schools based on the number of families who participate in the electronic payment program. For more information on how to start the EZ Pay Tuition Payment Program at your school, call Emma Teller, Vice President of Marketing and Business Development at (734) 432-0212 ext 204.



All Saints/Canton



Christ The King/Detroit



Montessori Center of Our Lady Livonia



St. Edith/Livonia

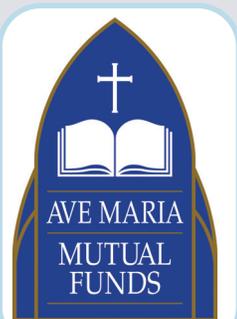


Our Lady of Good Counsel/Plymouth

## Holiday Collections – Warming Hearts and Souls

**We thank you for your generous donations of warm coats, boots, and socks to help warm people in need.**

This is our third year supporting PB & J Outreach (Peanut Butter and Jelly) in their dedicated mission of helping the homeless and impoverished neighborhoods of Metro Detroit. Collected items will help provide warmth and comfort during this cold winter season. Visit [pbjoutreach.com](http://pbjoutreach.com) to learn more and to find out more ways you can help.



### 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. 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 and to purchase no-load funds, or visit [www.avemariafunds.com](http://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 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](http://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.



Main Phone Number: 734-432-0212  
(Livonia and Plymouth)

[www.mycvf.org](http://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**

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**VISA ACCOUNTS**

Report Lost/Stolen  
800- 449-7728



NMLS# 282701

(888) 562-6865

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

[www.mycvf.org](http://www.mycvf.org)

## HOLIDAY CLOSINGS



**Presidents' Day** Monday, February 15, 2016\*  
**Good Friday** Friday, March 25, 2016\*

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

### Convenient access with Mobile Banking

Download our free app through the App Store

- Account access, transfers, and payments
- Deposit checks by remote capture
- Apply for a loan
- Locate ATMs and Service Centers

## NEWS YOU CAN USE

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 2015 will be mailed separately.

### Make deposits within our Mobile Banking App

If you can take a picture on your mobile device you can also deposit checks remotely with our Mobile Banking App. Be sure to endorse the check and include "For Remote Deposit Only" on the back of the check.

### Mobile Alerts for your Debit and Credit Cards

Simply visit [www.mycvf.org](http://www.mycvf.org) and sign into online banking to manage Debit Card alerts to your mobile device or email. Use the left side navigation button for Visa Credit Cards to set-up VISA alerts and register to text for VISA information.

## Where will \$25,000 take you?

Catholic Vantage Financial has teamed up with TurboTax® to get you your maximum refund, savings of up to \$15 on TurboTax federal products, and a chance to win \$25,000.



- TurboTax translates taxes into simple questions about your life and puts everything in the right forms for you.
- TurboTax searches over 350 deductions and credits, so you won't miss a thing.
- TurboTax runs error checks and a final review to help make sure your taxes are done right.

Just try TurboTax Online for FREE (and provide your email address) by February 18th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes.<sup>1</sup> **Start TurboTax now!**

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